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- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

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01/18/01

#5
2/15/01
A.W.

Express Mail mailing label no. EL556467000US

Date of Deposit: January 17, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D. C. 20231.


Jessica Fallach



RECEIVED
FEB 14 2001

Technology Center 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Dilsaver et al.

Serial No. : 09/641,082

Filed: August 16, 2000

Title: INNOVATION NETWORK

Docket No.: SCHW0004

Art Unit: 2152

Examiner: Unassigned

Assistant Commissioner for Patents

Washington, DC 20231

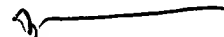
Transmittal of Formal Drawings

Enclosed for the above-referenced application are the following:

1. 75 Sheets of Formal Drawings (Figs. 1-74);
2. Return Postcard.

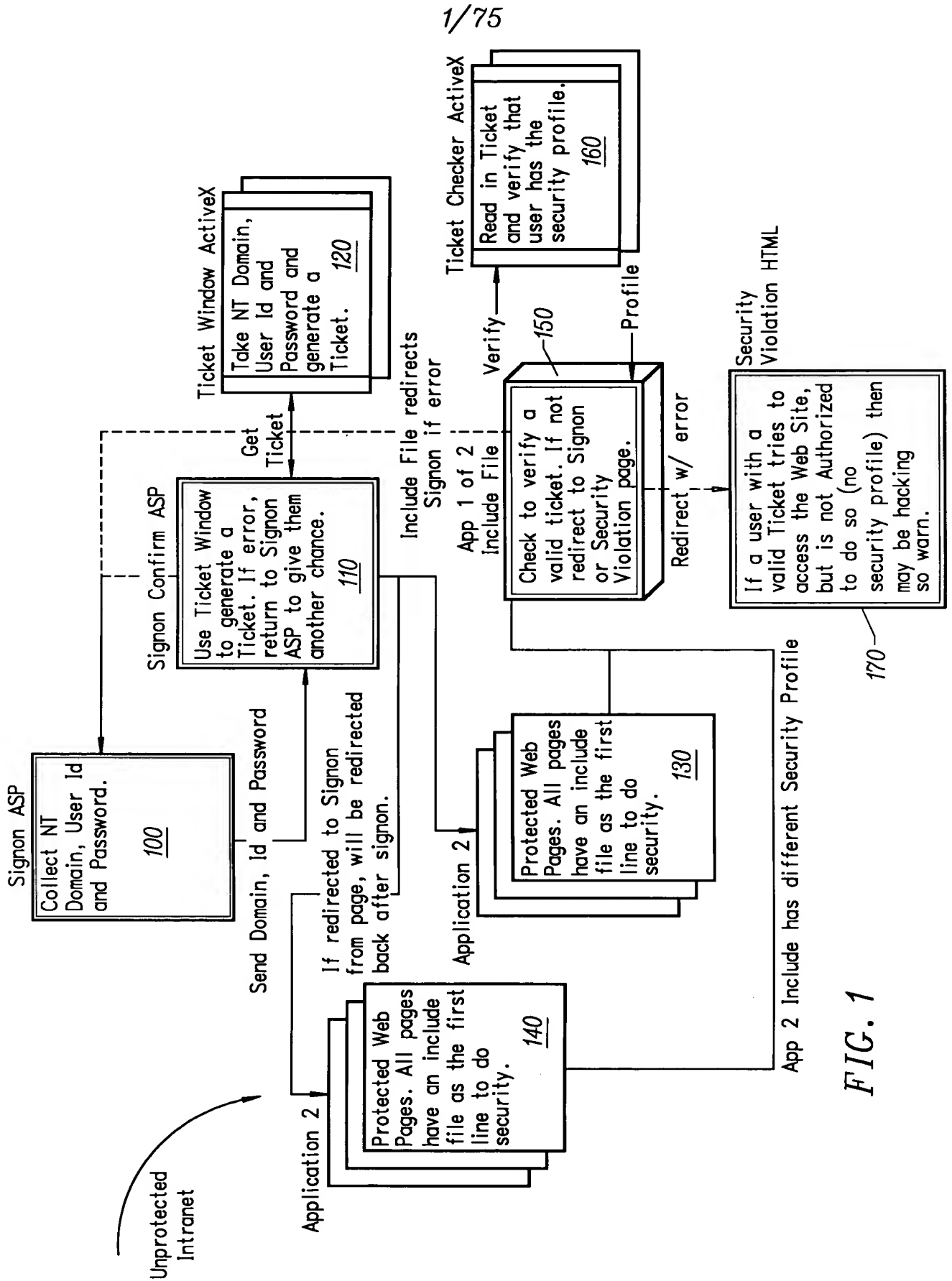
The Commissioner is authorized to charge any additional fees, or credit any overpayments, to Deposit Account No. 07-1445 (Order No. SCHW0004). A copy is enclosed for this purpose.

Respectfully submitted,



Michael A. Glenn
Reg. No. 30,176

Customer No. 22862



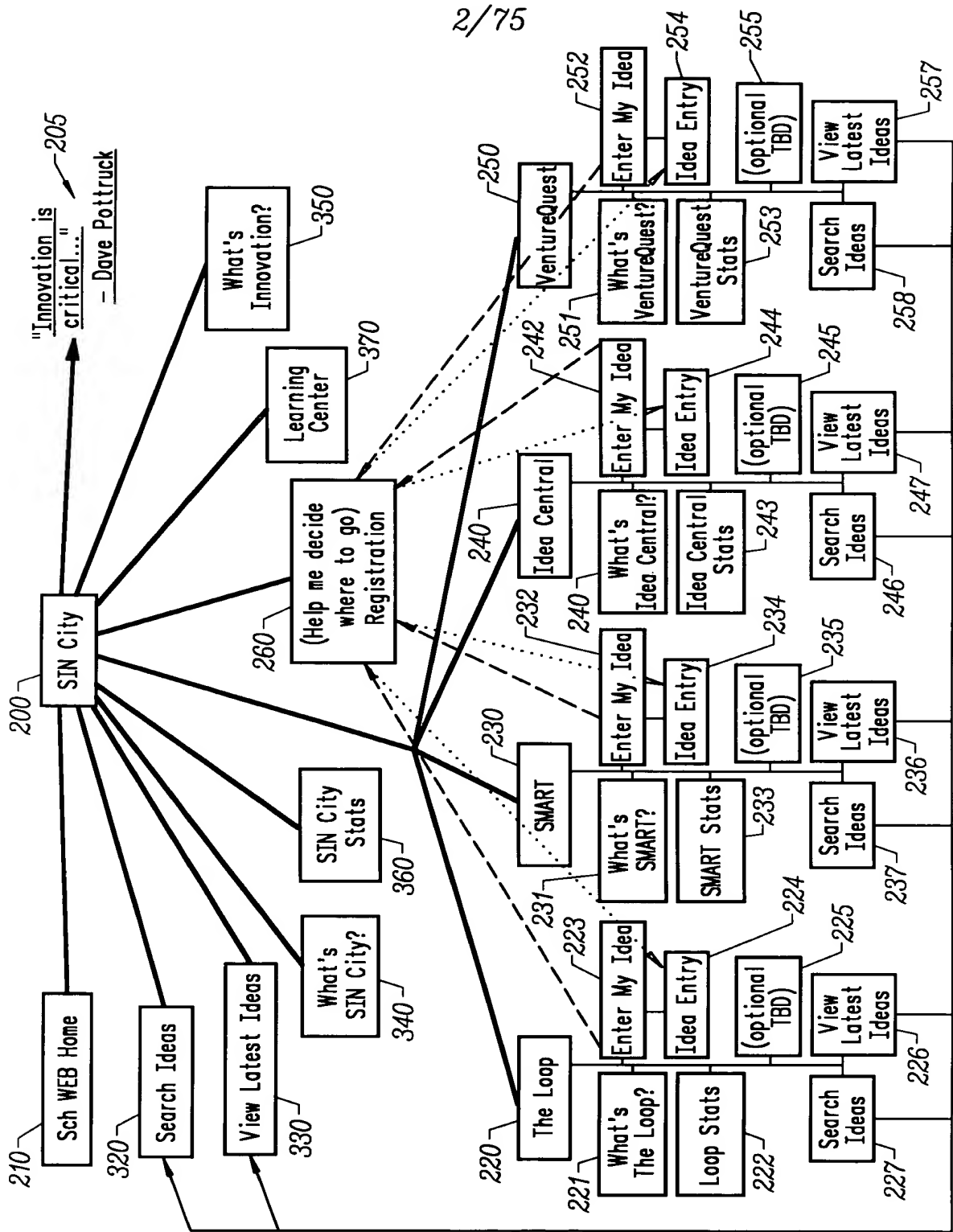


FIG. 2

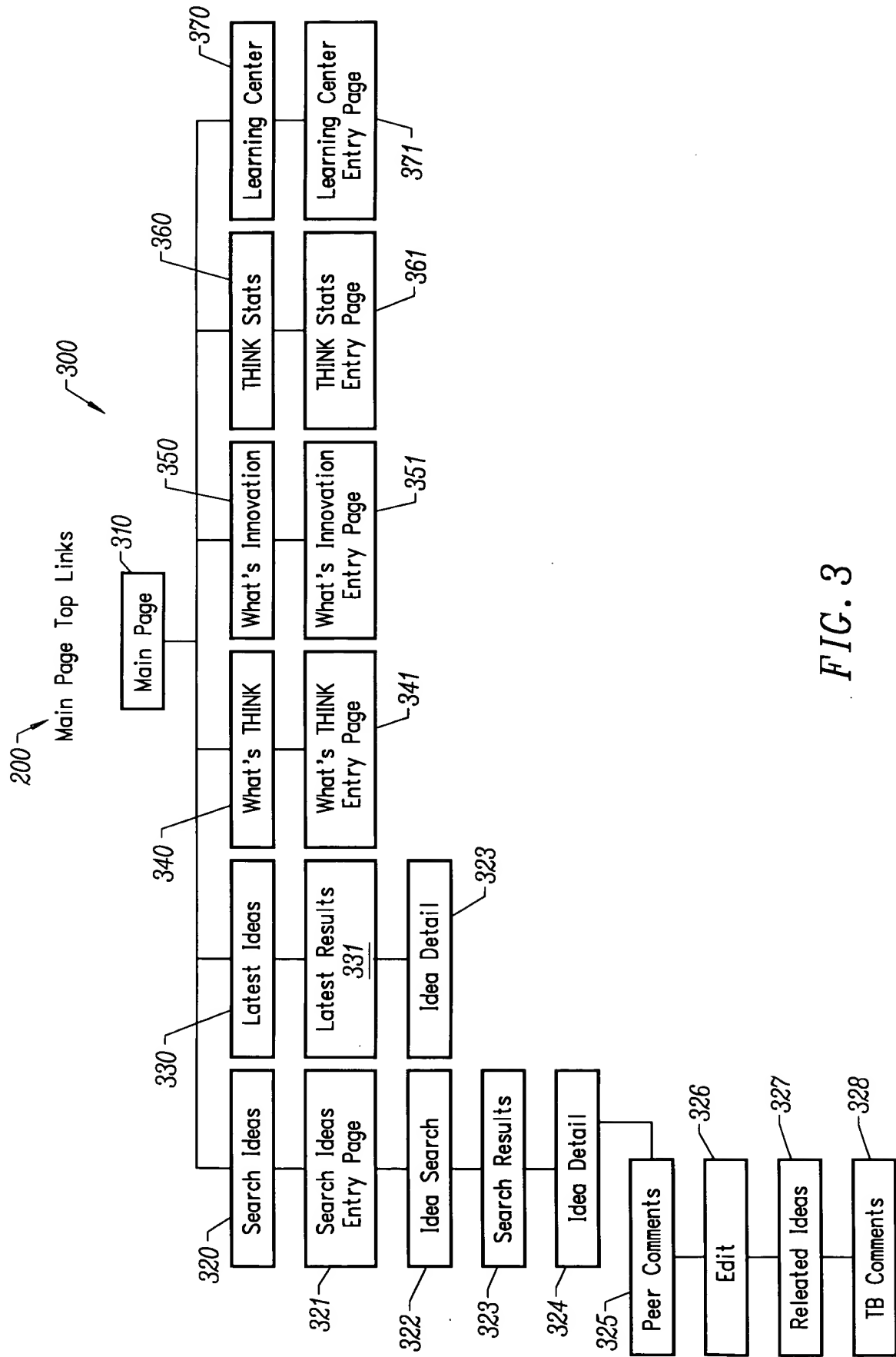


FIG. 3

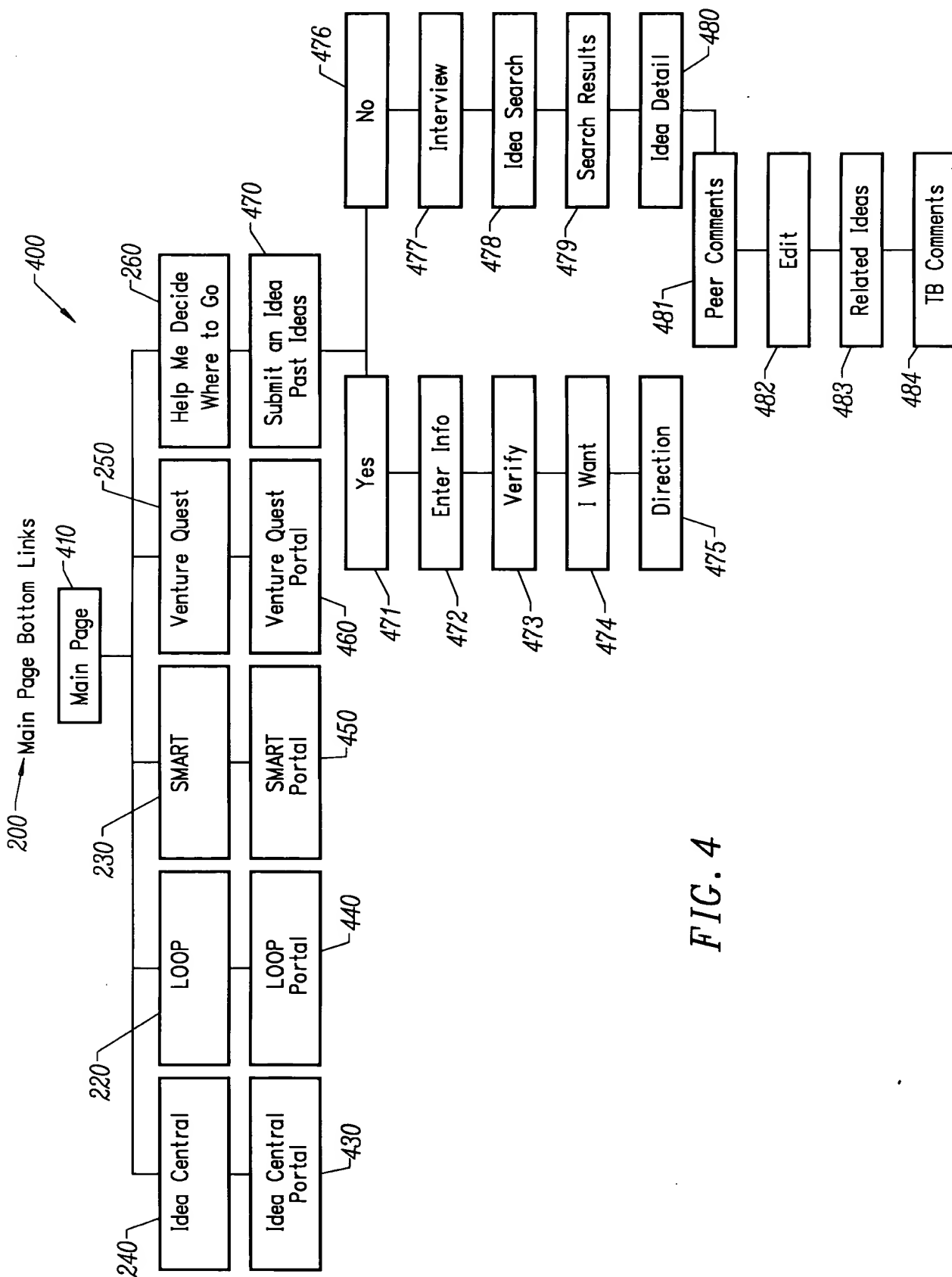


FIG. 4

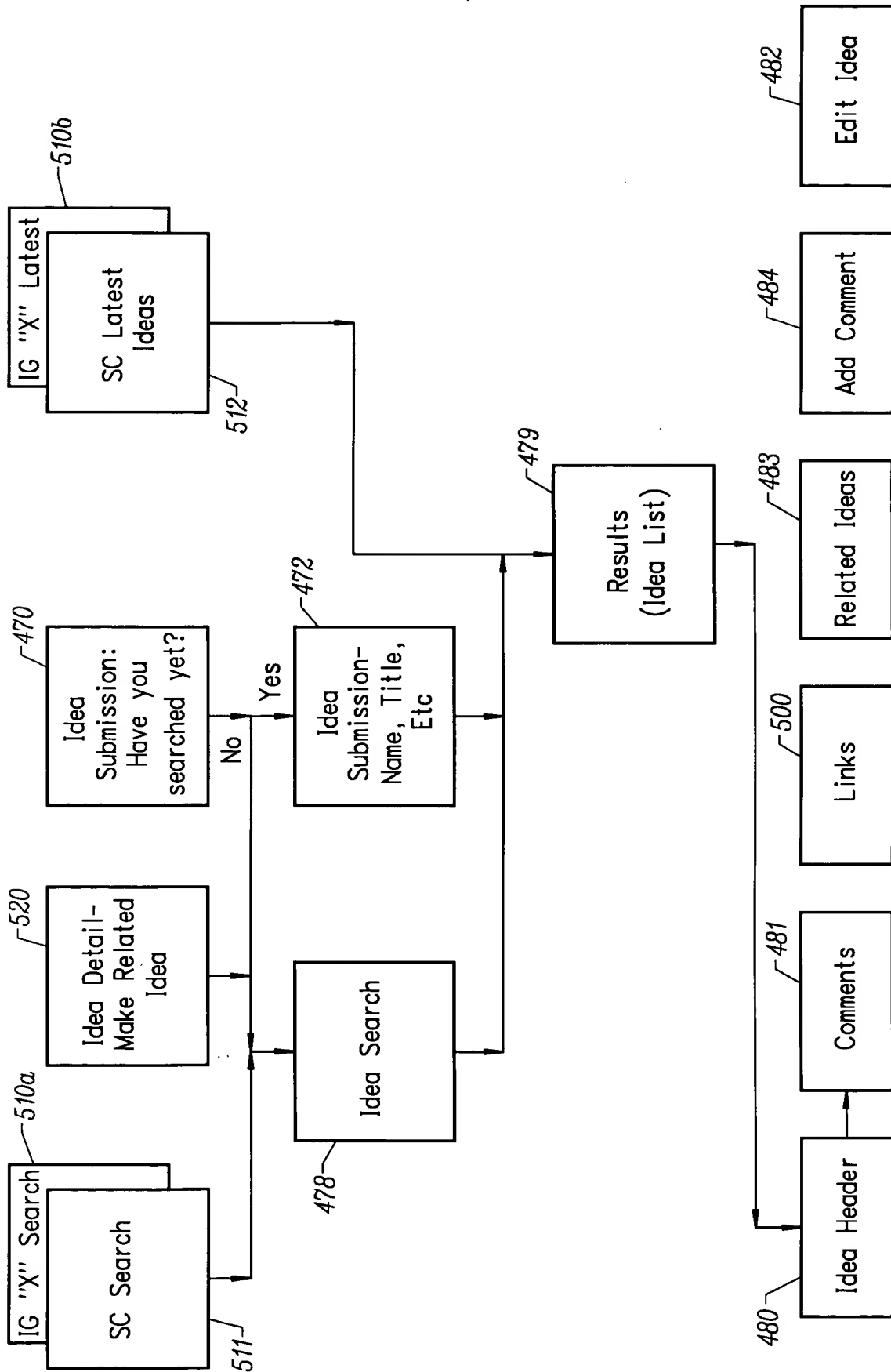


FIG. 5

6/75

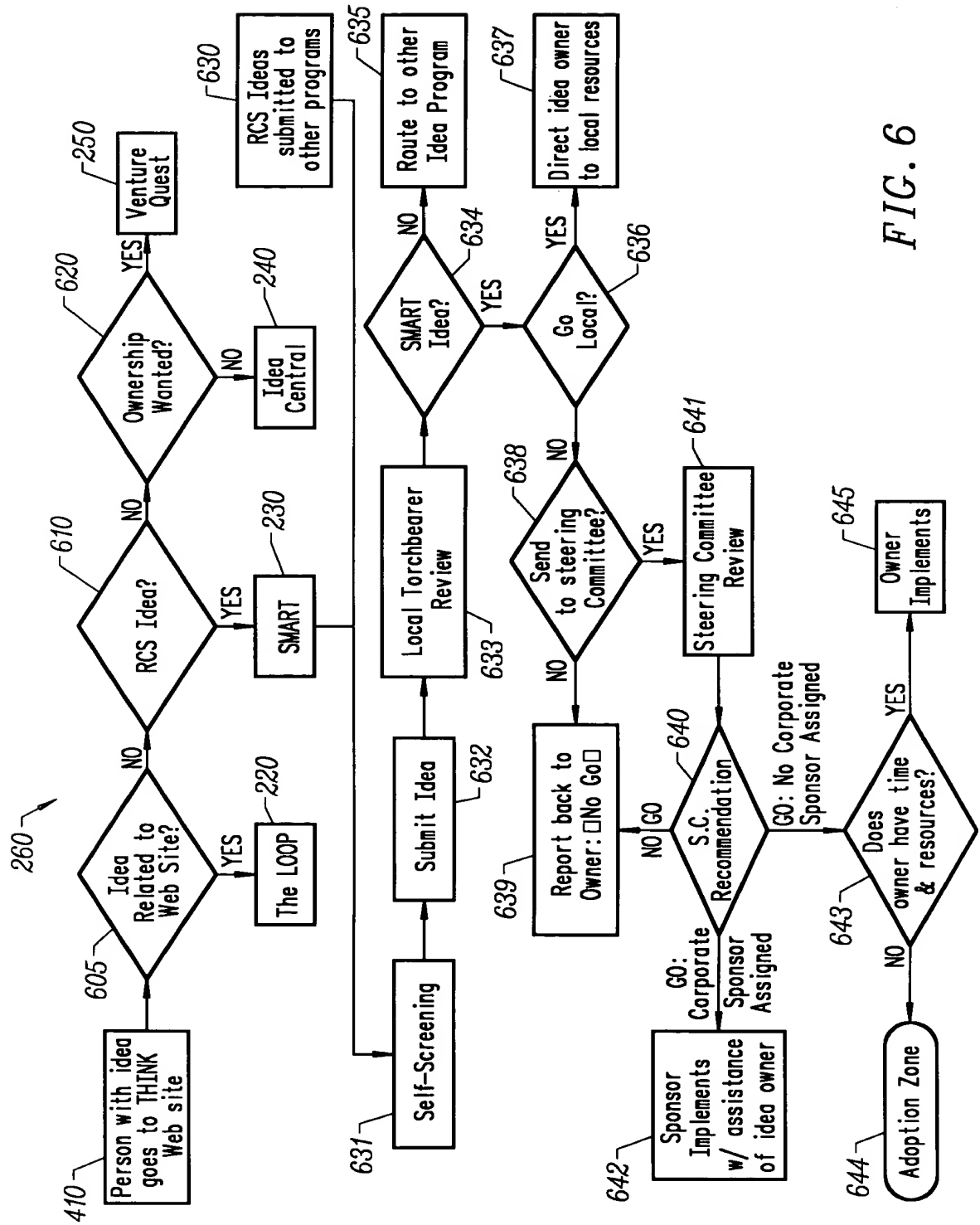


FIG. 6

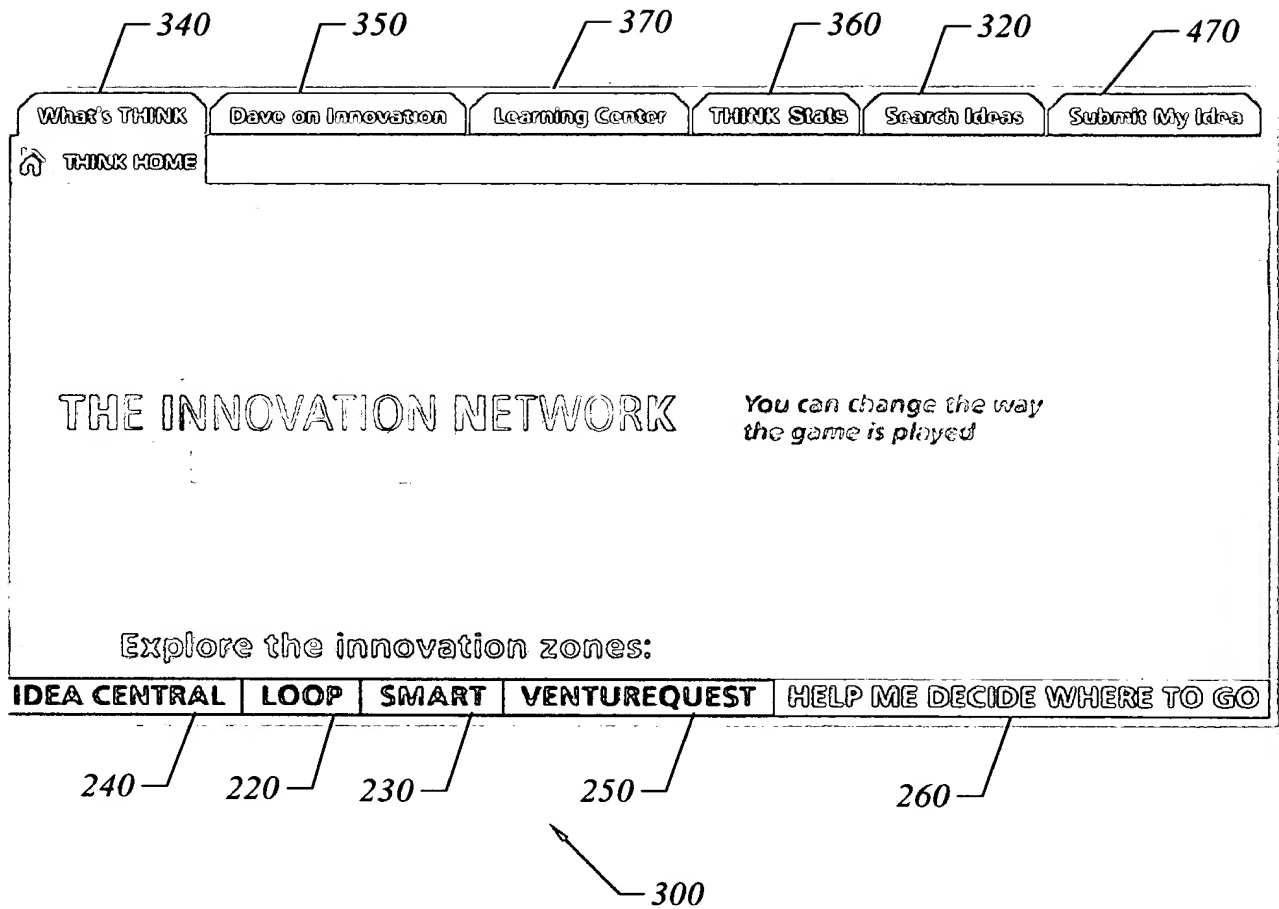



FIG. 7

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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 [THINK HOME](#)

THE INNOVATION NETWORK

You can change the way the game is played

What's THINK?

- [Mission](#)
- [What's THINK?](#)
- [Who can use THINK?](#)
- [What types of ideas should be submitted to THINK?](#)
- [What types of ideas do not belong in THINK?](#)
- [What happens to my idea once I've submitted it to THINK?](#)
- [Where do I forward my thoughts about how to improve THINK?](#)

Mission:

The mission of THINK, The Innovation NetworkK is to fuel Schwab's continued growth by:

1. Creating a pipeline of new products, services and process innovations;
2. Equipping all employees with the knowledge, skills and tools they need to innovate;
3. Linking existing and emerging innovation efforts within Schwab;
4. Instituting a streamlined innovation process that stimulates creative input; and, ultimately,
5. Inspiring the next generation of entrepreneurs at Schwab.

Frequently Asked Questions:

What's THINK?


THINK is the nickname of The Innovation NetworkK at Schwab. It's a place that welcomes ideas of all shapes and sizes from employees of any Schwab enterprise.

THINK is comprised of four innovation programs. Each of these programs solicits, sorts and selects great ideas that suit particular purposes within Schwab. For example:

- **Th Loop** is where you should submit your ideas and suggestions related to Schwab's Electronic Brokerage products, including Schwab's web site and Velocity.
- **SMART** is designed for Retail Client Services (RCS)


FIG. 8

What's THINK
Dave on Innovation
Learning Center
THINK Stats
Search Ideas
Submit My Idea


THINK HOME

THE INNOVATION NETWORK

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the game is played



Thoughts on Innovation

Dave Pottruck, Co-CEO, Charles Schwab & Co., Inc.

- Putting customers front and center
- "Just do it" kind of ideas
- The Innovation Network, THINK
- Shaking up the old ways of thinking
- Conclusion

Putting customers front and center

Customers drive innovation. Schwab was born as an innovation, a "discount" broker that only did transactions. We have continued to depend on innovation to drive our growth. It is vital to our success. We have tried to bring new rules to financial services, and it results in products and services that many customers don't even know that they want. We are making a difference in our customer's financial well being.

Innovation is the signal of a human spirit that it wants to contribute to making the world a better place...to make it clear that we were here and made a difference. Whether in business or not, whether motivated strictly by profit or not, it is worthy of our efforts to bring it forth.


"Just do it" kinds of ideas

Innovation comes in many forms. Some are changes to processes and procedures that you see every day and are in your control. Those are the ones where you should "just do it", in order to improve what you do and how you work every day. Some involve your work unit, while others may involve teams of people, your enterprise and in some cases, the company or the industry. Many of the innovations Schwab has been credited with involve changing the rules of the industry. But I know we couldn't have done it without every one of you challenging what you do on a daily basis.

What can you do to get your idea implemented? Well, I believe that many ideas are the kind that don't really need approval. Find others who support your idea and "just do it". If it involves your entire work unit or other teams, you may need to get your manager's approval

FIG. 9

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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 **THINK HOME**

THE INNOVATION NETWORK

You can change the way the game is played

Learning Center

Interested in learning more about innovation? Check out these sources:

- [Books](#)
- [Schwab U Courses](#)
- [Web Sites](#)
- [MUSE](#)

Books

- *Competing for the Future* by Gary Hamel and C.K. Prahalad
- *The Innovator's Dilemma* by Clayton Christensen
- *Jumping the Curve* by Nick Imperato and Oren Harari
- *Innovation: Leadership Strategies for the Competitive Edge* by Thomas D. Kuczmarski
- *Sacred Cows Make the Best Burgers* (Chapters 1, 5-8, 10, 11, 16, 22) by Robert Kriegel and David Brandt
- *The Circle of Innovation* by Tom Peters
- *Corporate Creativity: How Innovation and Improvement Actually Happen* by Alan Robinson and Sam Stern
- *Blur: The Speed of Change in the Connected Economy* by Stan Davis and Christopher Meyer
- *New Rules for the New Economy* by Kevin Kelly
- *The Art of Discovery: Fueling Innovation for Company Growth* by Wayne Bundy
- *Thinkertoys: A Handbook of Business Creativity for the 90s* by Michael Michalko
- *Orbiting the Giant Hairball* by Gordon MacKenzie
- *Only the Paranoid Survive: How to Exploit the Crisis Points that Challenge Every Company and Career* by Andrew S. Grove

Schwab U Courses

The following are courses that relate to project management and innovation. Visit [Schwab U](#) for more information, including scheduling.

- How Schwab Makes Money
- Introduction to MUSE

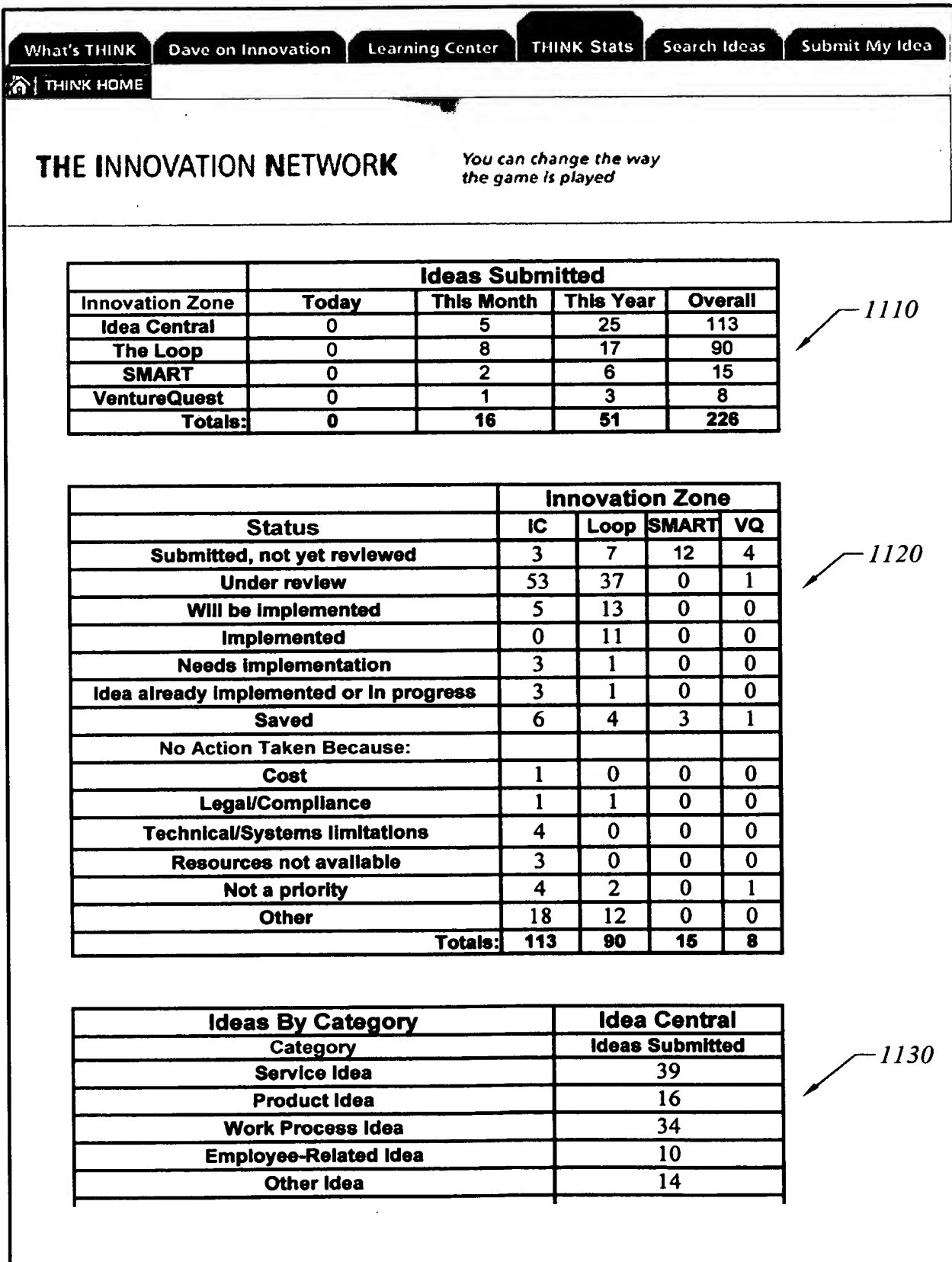


FIG. 11

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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THINK HOME

THE INNOVATION NETWORK

*You can change the way
the game is played*

Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

Search Criteria 1210

Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone	<input type="text" value="All"/>	▼	}	1220
Submitted in last	<input type="text" value="All"/>	▼		
Status	<input type="text" value="All"/>	▼		
Category	<input type="text" value="All"/>	▼		
Enterprise	<input type="text" value="All"/>	▼		
Key Words	<input style="width: 100%;" type="text"/>			
Idea Number	<input style="width: 100%;" type="text"/>			

Submit

Clear

1230 ↖

↗ 1240

320 ↖

FIG. 12

What's THINK
Dave on Innovation
Learning Center
THINK Stats
Search Ideas
Submit My Idea

THINK HOME

THE INNOVATION NETWORK
You can change the way the game is played

Idea Search Results

Your search criteria returned the following ideas:
Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
242	2/10/00	Add streamer capacity to the website	Ian Slavin
241	2/10/00	Automatic stock investment	Ian Slavin
240	2/10/00	Alliances with small banks	Scott Sargent
239	2/8/00	AUTOMATED SALES OF FUND SHARES.	Eric Huck
238	2/8/00	Allow customers to choose to receive statements on the Internet	Patricia Gulliford
237	2/7/00	Helping customers to not oversell their positions	Chad Douwstra
236	2/7/00	Automatically push McAfee Virus Scan DAT file updates to all desktops	Tom Hughes
235	2/6/00	"iwin" for help in www.schwab.com	Grant Mayer
234	2/5/00	A one page portfolio of all accounts	Charles Mathews
232	2/4/00	Maintenance requirements and auto-ex limits	Lance Beck

1 to 10 of 226

14/75

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"> THINK HOME </div> </div>					
<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <h2 style="margin: 0;">THE INNOVATION NETWORK</h2> </div> <div style="text-align: right;"> <p style="margin: 0; font-style: italic;">You can change the way the game is played</p> </div> </div>					
Free Internet Access					
Idea No:	46				
Posted By:	Barry Gutknecht				<u>1410</u>
Submitted:	Friday, November 12, 1999				
Program:	VentureQuest				
Brief Description:	Provide Free Internet Access for Customers with Min Assets of \$1000				
Keywords:	free, internet, access				
Status:	Idea already implemented or in progress				
Comment From VentureQuest					
<p>Your peer is right in that we do have an ISP offer. Currently the branches have an AT&T free internet access for 6 months offer to be used at their discretion. What we have found both in our customer research and in experience with the existing offer is that it is not effective in gathering assets with the majority of customers. Opportunistically, for those who were planning to get on-line or switch providers anyway, it can have value. Where there may be value and what we continue to explore is bundling an internet access offer with other packages of services. The ISP landscape is changing quickly. There is a school of thought that says ISP access is becoming commodity-like and may become free for the vast majority of users over time. We continue to closely monitor the technology environment and will make a move when the time is right. In the meantime, our current offer is effective for the branch rep and will be continued.</p>					
<u>1420</u>					
Idea Description					
<p>—Free Internet Access for Customers With Min \$ Assets at Schwab —Revenue Drivers for Schwab are Transactions —Increase Transactions —Increase AUM —Portray Schwab as Internet Innovator —Free Eye-Balls from cust@freeschwab.com on e-mail addresses —Increased Eye-Balls for Existing Customers —Control Internet Access Points —2/3 of American Homes are NOT connected now —Vastly Fewer Foreign Homes are connected —Small Competitor JB Oxford is trying it—</p>					
<u>1430</u>					
Comments Submitted					
Submitted	Author	Comment			
11/19/99	Jacob Sanders	We already do this. We offer internet access through AT&T for all account holders, who have the minimum to open an account (\$2500). They get 6 months access for free.			
11/19/99	Andrew W Ich	I agree with Vadim. Network operations are not Schwab's core competency. What would we say to customers if the dialup network is down, but the trading website is up? But would be a very interesting prospect internationally where Internet access is not as widespread.			

	response time, maximum up time (99.9%), and no advertising banners.
--	--

All ideas are greatly appreciated by Schwab. Your input is equally
valued. If you would like to comment on this idea, please do so here.

▲

▼

Submit Comment

Take Me Back to My Idea Search Results

FIG. 15

325

16/75

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
 THINK HOME 					

THE INNOVATION NETWORK

*You can change the way
the game is played*

Idea Name			
Free Internet Access			
Idea No.	Author	Date Submitted	Program
46	Barry Gutknecht	Friday, November 12, 1999	VentureQuest

Enterprise: Retail Business Development & Branch Operations

Keywords: FREE, INTERNET, ACCESS

Which one of Schwab's strategic priorities does your Idea support most?
Extend the Reach and Meaning of our Brand

Who would benefit the most?
Customers

Describe the employee/customer segment
Customer can eliminate current ISP's Schwab will be in the thick of the latest Internet Everything

What specific need or opportunity would this idea tackle?
Need: increasing Transaction Volume increasing AUM Opportunity: Every House In America will have broadband DSL Available in 2 years, via existing phone lines

What signifies success for this idea?
Huge numbers of new subscribers, (and transactions and assets) starting in the US, expanding outward


What (stated or unstated) rules would this idea break? (Industry)
Financial Services Companies USE technology, not PROVIDE it "The Internet hasn't proven itself yet" Global Finance for the Little Guy is still years away

What (stated or unstated) rules would this idea break? (Schwab)
Prospects with less than \$5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future. Prospects with less than \$5,000 to invest are unprofitable; we're in the financial services business; the web is the platform for the future.

What competitor would this idea upset?
It would keep us ahead of the Merrill's and Morgan's, etc., and grow Schwab from Content Provider to Access and Content Provider

H w disruptive would this Idea be?
Extremely

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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 **THINK HOME**

THE INNOVATION NETWORK

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Route your Idea to the Correct Innovation Zone

Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

1710

☒ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

☐ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

☐ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

☐ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

260

Continue with Submission

FIG. 17

19/75



About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
<div style="display: flex; justify-content: space-between; align-items: center;"><div style="text-align: center;"><div style="margin-top: 10px;">The Loop Home 1920 EB Priorities Latest Web Updates Velocity Releases Quick Links www.schwab.com e.World Schweb IWIN</div></div><div style="flex-grow: 1;"><div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;">RELATED IDEA(S) FOUND</div><p>In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.</p><p>If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.</p><div style="display: flex; justify-content: space-between; align-items: flex-start;"><div style="width: 30%;"><div>Carolyn Spitz TEST <input checked="" type="checkbox"/> Check if this idea is similar to yours. Program: VentureQuest Status: Submitted, not yet reviewed Posted: 12/9/99</div><div style="width: 65%; border: 1px solid black; padding: 5px;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">TEST</div><div style="border-bottom: 1px solid black; margin-bottom: 5px;">What makes your idea unique or different?</div><div style="border-bottom: 1px solid black; margin-bottom: 5px;">This idea is similar because it is also a test idea</div></div></div><div style="text-align: right; margin-top: -40px;">1</div></div><div style="display: flex; justify-content: space-between; align-items: flex-start; margin-top: 20px;"><div style="width: 30%;"><div>Carolyn Spitz test <input type="checkbox"/> Check if this idea is similar to yours. Program: VentureQuest Status: Submitted, not yet reviewed Posted: 12/22/99</div><div style="width: 65%; border: 1px solid black; padding: 5px;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;">that's true isn't it!</div><div style="border-bottom: 1px solid black; margin-bottom: 5px;">What makes your idea unique or different?</div></div></div><div style="text-align: right; margin-top: -40px;">2</div></div><div style="display: flex; justify-content: space-between; align-items: flex-start; margin-top: 20px;"><div style="width: 30%;"><div>Carolyn Spitz new idea <input type="checkbox"/> Check if this idea is similar to yours. Program: Idea Central Status: Idea already implemented or in progress</div><div style="width: 65%; border: 1px solid black; padding: 5px;"><div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div><div style="border-bottom: 1px solid black; margin-bottom: 5px;">What makes your idea unique or different?</div></div></div><div style="text-align: right; margin-top: -40px;">3</div></div></div></div>					

FIG. 19

About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
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THINK HOME

The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
[e.World](#)
[Schweb](#)
[IWIN](#)

Fields with an asterisk (*) next to them are optional.

Submit an idea

Customer Name*

Account*

Group* ▼

Select the product
Please make a selection corresponding to your choice. Do not select from a drop-down list unless it corresponds to the radio button you selected.

☐ Website ▼

☐ E-mail ▼

☐ Velocity ▼

☐ Mobile/Wireless ▼

☒ Other ▼

Reason
 ▼

Opinion
 ▼

Continue with idea submission process



224 

FIG. 20

21/75

About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
--------------------------	--------------------------------	------------------------------	--------------------------------	------------------------------	--------------------------------

[THINK HOME](#)



[The Loop Home](#)

EB Priorities
[Latest Web Updates](#)
[Velocity Releases](#)

Quick Links
[www.schwab.com](#)
[e.World](#)
[Schwab](#)
[IWIN](#)

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

The Loop		
Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: LOOP

Keywords: IDEA , TEST, SCHWAB

Idea Name: this is a test

Idea Title: testing for the patent application

Idea: I think we should consider every bright idea that's ever been thought of seriously.

Related Ideas
TEST

Question Details

Customer Name : N/A

Account : N/A

Group : N/A

Product Area : other

Product: Content

Reason: Prevents Negative Experience

Opinion: Urgent

Make Changes

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to

Submit My Idea

FIG. 21

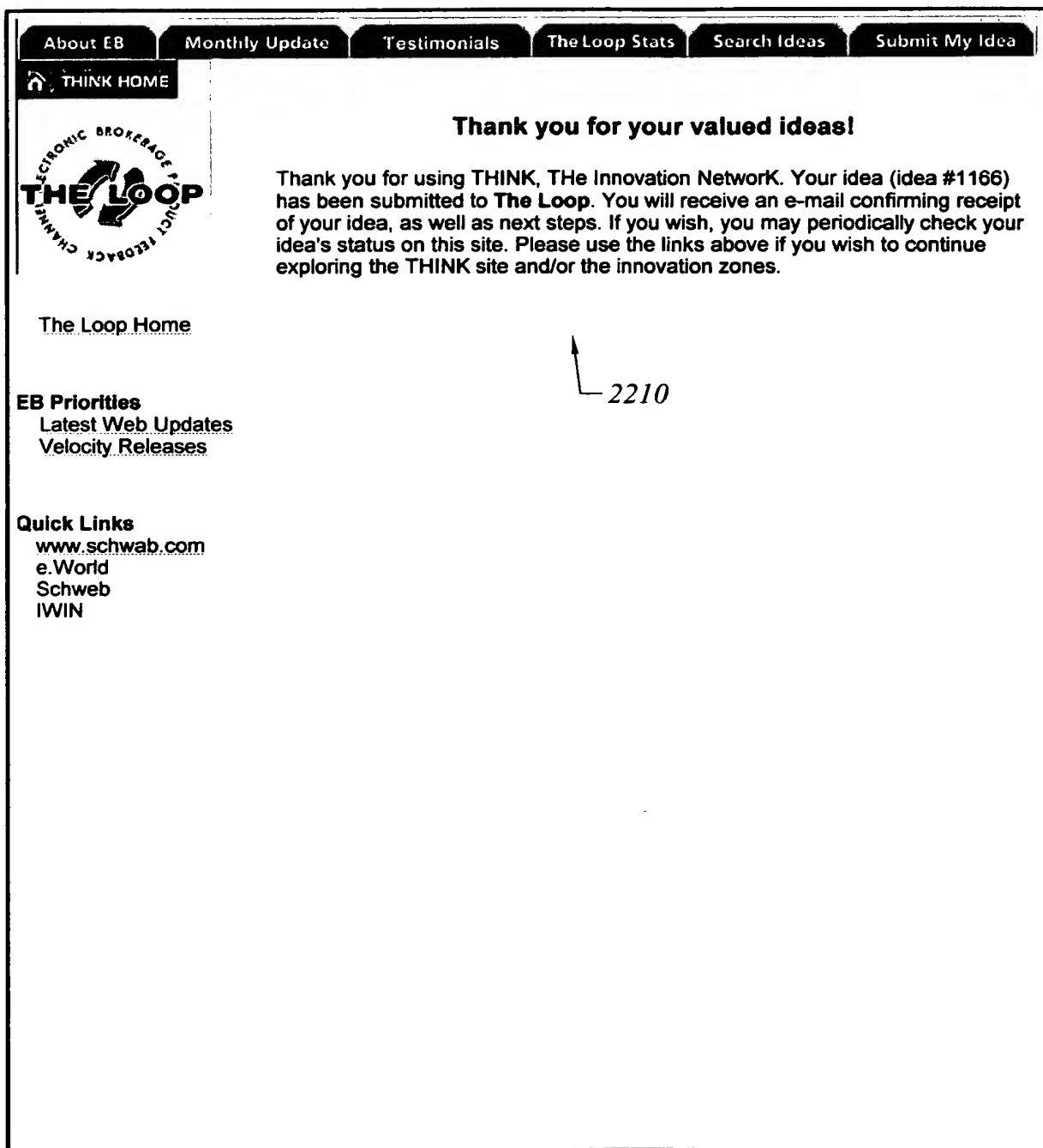


FIG. 22

Spitz, Carolyn

From: WFSservice on behalf of Loop
Sent: Tuesday, February 15, 2000 10:40 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to The Loop

Your submission (Idea #1166) was processed successfully into the Loop database. This channel provides a process for the field to communicate with our many developers. Our objective is to incorporate your ideas into the product development process. We've captured your feedback and will "loop" back to you with answers as timely as possible. Just check back at the THINK site at <http://webfarm/think> to search for your idea. With so many submissions, please expect a response no later than 30 days.

↖ 2310

FIG. 23

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
THINK HOME					

THE INNOVATION NETWORK

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the game is played*

Route your Idea to the Correct Innovation Zone

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☐ **My idea improves upon our current business process regardless of what Enterprise is impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

☐ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**

- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

Learning Center

Drive on Innovation

THINK Stats

SMART Stats

Search Ideas

Submit My Idea

THINKHOME

SMART Home

What's SMART

SMART Incentives

Adopt an Idea

Who to Contact

Award Winners

Website Feedback

Add a Peer Comment

SMART Process Flow

Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name: test idea #2

Brief Idea Description: testing for the patent application #2

Categorize your Idea: Service Idea

Your Idea (limited to 2,000 characters)

I am now testing the SMART site

Please associate three key words with your idea for future database searches.

idea

test

Schwab

Continue with idea submission

FIG. 25

Learning Center	Give on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
---------------------------------	------------------------------------	-----------------------------	-----------------------------	------------------------------	--------------------------------

THINK HOME

[SMART Home](#)

[What's SMART](#)

[SMART Incentives](#)

[Adopt an Idea](#)

[Who to Contact](#)

[Award Winners](#)

[Website Feedback](#)

[Add a Peer Comment](#)

[SMART Process Flow](#)

[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

RELATED IDEA(S) FOUND 2610

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Carolyn Spitz

TEST

☒ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/9/99

TEST

What makes your idea unique or different?

My idea is also a test idea.

1

Carolyn Spitz

test

☐ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

2

Carolyn Spitz

new idea

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Idea already implemented or in progress

3

FIG. 26

27/75

Learning Center	Drive on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
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THINK HOME

[SMART Home](#)

[What's SMART](#)

[SMART Incentives](#)

[Adopt an Idea](#)

[Who to Contact](#)

[Award Winners](#)

[Website Feedback](#)

[Add a Peer Comment](#)

[SMART Process Flow](#)

[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

Fields with an asterisk (*) next to them are optional.

Here is your idea:

I am now testing the SMART site.

If you would like to expand on your idea and why it is important, please do so here. *

Testing the site is a critical part of the development process

Please answer these additional questions that will help the SMART Torchbearers evaluate your idea:

How much ownership would you like? 2710

☒ **Complete**

☐ **Partial**

☐ **None**

I'd like to own it *all the way through the presentation and implementation stages*, getting help from a SMART torchbearer and other experts as needed.

I'd like to own this idea *only to the presentation stage*, getting help from a SMART torchbearer and other experts as needed.

I don't want to own it at all

What areas of our business will this idea affect?

Choose any that apply:

External: * New Segment

Internal:

Team Specific:

Yes ☐

No ☒

Segment/department: *

Location Affected: San Francisco

Enterprise affected most: * Electronic Brokerage

Corporate Wide:

Yes ☒

No ☐

What are the benefits?

Choose any that apply: *

FIG. 27A

<p><input checked="" type="checkbox"/> Benefit to customer</p> <p><input checked="" type="checkbox"/> Customer/company relationship benefit</p> <p><input type="checkbox"/> Company Benefit</p> <p>If you choose Company Benefit, please select all that apply</p> <p><input type="checkbox"/> Market Entry</p> <p><input type="checkbox"/> Revenue Enhancer</p> <p><input type="checkbox"/> Cost Saver</p> <p><input type="checkbox"/> Teamwork</p> <p><input type="checkbox"/> Morale</p> <p><input type="checkbox"/> Risk Reduction</p> <p>Other: <input type="text"/></p>
<p>Which one of Schwab's strategic priorities does your idea support most?</p> <p><input type="text" value="Expand into New Lines of Business"/> <input type="button" value="v"/></p>
<p>Have you talked to any of your peers about this idea? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p><u>Tell me why peer comments are important.</u></p>
<p><input type="button" value="Continue with idea submission process"/></p>

FIG. 27B

234

29/75

Learning Center THINK HOME	Dave on Innovation 	THINK Stats 	SMART Stats 	Search Ideas 	Submit My Idea
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Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

SMART Home

[What's SMART](#)

[SMART Incentives](#)

[Adopt an Idea](#)

[Who to Contact](#)

[Award Winners](#)

[Website Feedback](#)

[Add a Peer Comment](#)

[SMART Process Flow](#)

[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

SMART		
Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: SMART

Keywords: IDEA , TEST, SCHWAB

Idea Name: test idea #2

Idea Title: testing for the patent application #2

Idea: I am now testing the SMART site.

Related Ideas
TEST

Idea Details

Expand on Your Idea: Testing the site is a critical part of the development process

How Much Ownership: Complete

Areas of the business affected:

External: New Segment

Team Specific: NO

Segment/Department:

Location: San Francisco

Enterprise: Electronic Brokerage

Corporate Wide: YES

What are the Benefits?

Benefit to Customer: Yes

Cust/Company Rel: Yes

Benefit to Company: N/A

Strategic Priorities: Expand into New Lines of Business

Spoken with Peers: Yes

Make Changes

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab,

FIG. 28

30/75

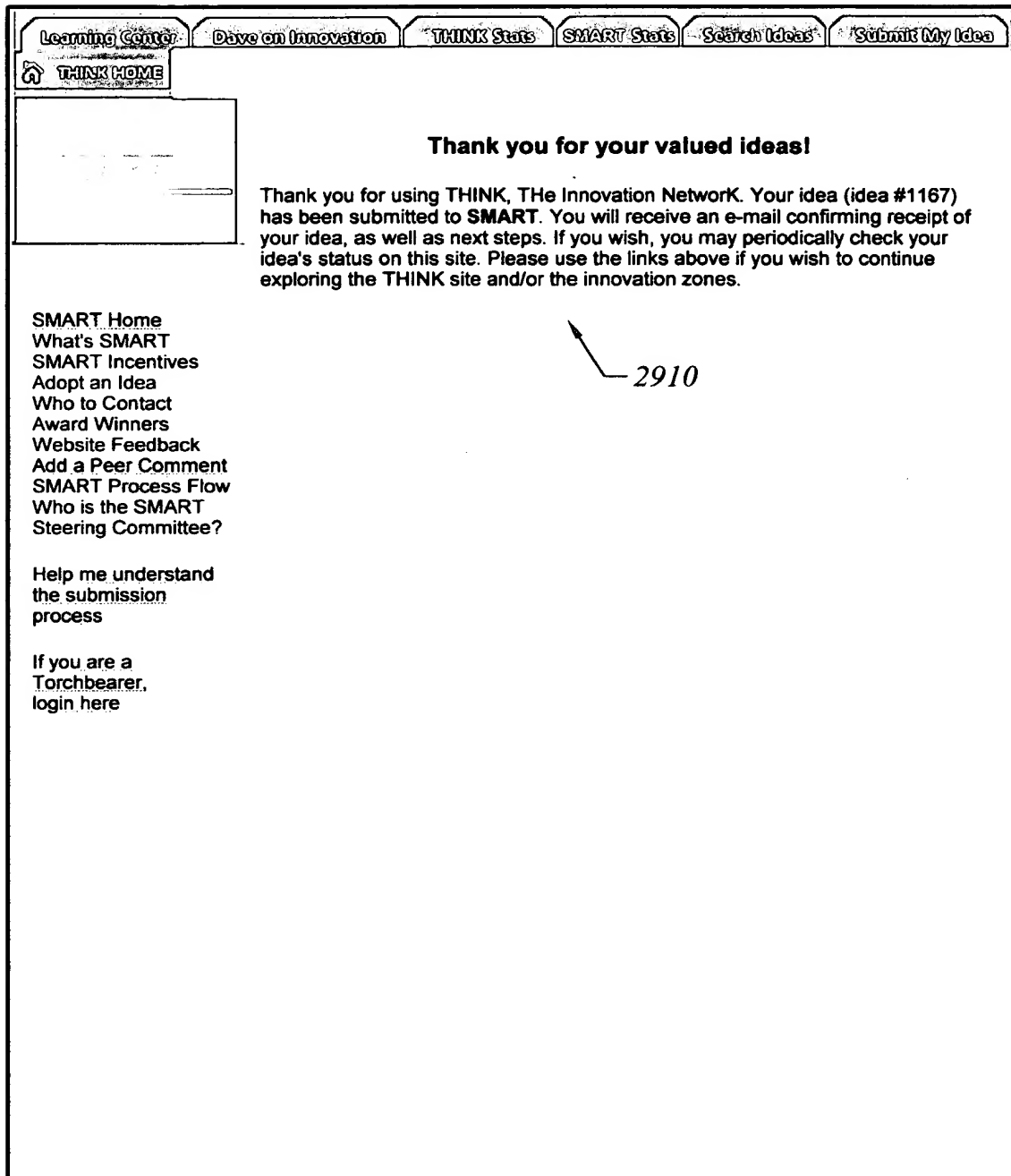


FIG. 29

31/75

Spitz, Carolyn

From: WFSservice on behalf of SMART Ideas
Sent: Tuesday, February 15, 2000 10:50 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to SMART

Thank you for submitting your idea (Idea #1167) to the RCS SMART Program!

Schwab's ability to innovate, and our willingness to challenge the conventional way of doing things has allowed us to redefine full-service brokerage. But we can't rest on our past successes. For us to continue our leadership role, everyone at Schwab needs to think of ways to make us even better. By submitting your idea to SMART, you have shown your ability to take part in creating the vision for Schwab's future.

Now that you've submitted your idea, the SMART Torchbearers in your location will review your idea if you aren't sure who they are, check the SMART site on the SchWEB).

Within a month after your submission, the Torchbearers will come back to you with one of three responses:

*NO-GO: The Torchbearers believe your idea should not be pursued at this time.

*GO LOCAL: The Torchbearers think that your idea should be implemented in your location.

*STEERING COMMITTEE: The Torchbearers believe your idea should be presented to the SMART Steering Committee for evaluation.

If you have any questions about the web site or program in general, email the SMARTFeedback@Exchange.Schwab.com mailbox. If you would like to check on the status of your idea, please check the SMART web site or contact your local torchbearers directly.


Good Luck!

Susanne Lyons

3010

FIG. 30

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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 THINK HOME

THE INNOVATION NETWORK
You can change the way the game is played

Route your Idea to the Correct Innovation Zone
Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

☐ **My idea relates to Electronic Brokerage (EB) products**

- Your idea will be routed to the Loop where all EB product ideas are directly handled.

☐ **My idea is primarily related to Retail Client Services.**

- Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

☒ **My idea improves upon our current business process regardless of what Enterprise is Impacted.**

- Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.


☐ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**


- Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

FIG. 31

What's Idea Central	How's IC Work?	Linnet on Ideas	IC Stats	Search Ideas	Submit My Idea
---------------------	----------------	-----------------	----------	--------------	----------------

 **THINK HOME**



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name:

Brief Idea Description:

Categorize your idea: ☒

Your Idea (limited to 2,000 characters)

I am entering test ideas to demonstrate the system

Please associate three key words with your idea for future database searches.

SCHWAB

IDEAS


test


Continue with idea submission

242

FIG. 32

What's Idea Central	How's IC Work?	Linnet on Ideas	IC Stats	Search Ideas	Submit My Idea
---------------------	----------------	-----------------	----------	--------------	----------------

 [THINK HOME](#)



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different. If none of the ideas are similar, you can continue with the idea submission process.

Carolyn Spitz

TEST

☒ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/9/99

TEST

What makes your idea unique or different?

This one is being entered into Idea Central

1

Carolyn Spitz

test

☐ Check if this idea is similar to yours.

Program: VentureQuest

Status: Submitted, not yet reviewed

Posted: 12/22/99

that's true isn't it!

What makes your idea unique or different?

2


3310

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FIG. 33

[What's Idea Central](#) [How's IC Work?](#) [Linnet on Ideas](#) [IC Stats](#) [Search Ideas](#) [Submit My Idea](#)

[THINK HOME](#)

 **Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.**

Submit an idea

Which Schwab enterprise does your idea affect the most?

Which of Schwab's key strategic initiatives does your idea support most?

If you would like to expand on your idea and why it is important, please do so here. (Optional)


242 

FIG. 34

What's Idea Central	How's IC Work?	Linnet on Ideas	IC Stats	Search Ideas	Submit My Idea
---------------------	----------------	-----------------	----------	--------------	----------------

THINK HOME

Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

Idea Central		
Author	Date	Category
Carolyn Spitz	2/15/00	Service Idea

Innovation Zone: Idea Central

Keywords: SCHWAB , IDEAS, TEST

Idea Name: test idea #3

Idea Title: testing for the patent application #3

Idea: I am entering test ideas to demonstrate the system

Related Ideas
TEST

Question Details

Enterprise Affected : Retail Business Development & Branch Operations

Key strategic initiative: Invest In World-Class Talent

Idea expanded : I have nothing to add

Make Changes

3520
3510

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

I agree with these terms and want to

Submit My Idea

3530

FIG. 35



FIG. 36

Spitz, Car lyn

From: WFSservice on behalf of Idea Central
Sent: Tuesday, February 15, 2000 11:10 AM
To: Spitz, Carolyn
Subject: Thank you for posting your idea to Idea Central

Thank you for using Idea Central!

We have received your idea (Idea # 1168) and we will be researching it shortly.

As you know, innovation is the key to Schwab's future success, and very often the most innovative ideas come from Schwab employees themselves. We are pleased to be able to provide you with a mechanism of sharing your thoughts and ideas.

Our goal is to provide timely feedback and follow up on all ideas submitted. We will get back to you at the earliest possible time to inform you of the status of your idea. As outlined on the Idea Central site, it will take a number of weeks for us to do the necessary research on your idea and to obtain proper feedback. We appreciate your patience during this time. Please be assured that your idea will receive careful handling and be given serious consideration during this process.


Thanks again for your submission,

—The Idea Central Group

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— 3710

FIG. 37

What's THINK	Dave on Innovation	Learning Center	THINK Stats	Search Ideas	Submit My Idea
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 THINK HOME

THE INNOVATION NETWORK

*You can change the way
the game is played*

Route your Idea to the Correct Innovation Zone
Please carefully read the descriptions of the innovation zones and then select the zone that best describes you or your idea.

- ☐ **My idea relates to Electronic Brokerage (EB) products**
 - Your idea will be routed to the Loop where all EB product ideas are directly handled.

- ☐ **My idea is primarily related to Retail Client Services.**
 - Your idea will be routed to SMART, which has a dedicated support network of your peers who will review and help implement ideas that impact RCS.

- ☐ **My idea improves upon our current business process regardless of what Enterprise is impacted.**
 - Your idea will be routed to Idea Central, an innovation zone for all Schwab employees outside of RCS.

- ☒ **My idea transforms the way we do business and I am passionate enough about it to take part in the official approval and implementation process. I understand this may require a significant amount of my time.**
 - Your idea will be routed to VentureQuest, the innovation zone for ideas that change the fundamental nature of our business. Ideas require a minimum of three peer comments prior to official review. Please discuss your idea with your peers before submitting it to VentureQuest.

Continue with Submission

FIG. 38

250

What's VQ? Innovation Defined Add a Peer Comment VQ Stats Search Ideas Submit My Idea

THINK HOME

VentureQuest

Enter Your Idea

Please note that all ideas submitted will be the sole property of Schwab.

You must enter values into all the fields. After submitting your idea, THINK will automatically search for similar ideas.

Idea Name:

Brief Idea Description:

Categorize your Idea: ▼

Your Idea (limited to 2,000 characters)

Please associate three key words with your idea for future database searches.

252

FIG. 39

What's VQ?	Innovation Defined	Add a Peer Comment	VQ Stats	Search Ideas	Submit My Idea
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RELATED IDEA(S) FOUND

In order to reduce duplicate ideas and introduce you to people with related ideas, we searched the database and found the following ideas.

If any of the ideas are similar to yours, please tell us why your idea is different.
If none of the ideas are similar, you can continue with the idea submission process.

Dan Lester

Install ATM

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Submitted, not yet reviewed

Posted: 11/16/99

As a customer (and employee) service, and to alleviate in-branch, rep-assisted deposits and small check pick-ups, and to reduce ATM fees paid to non-Schwab banks, Schwab should install at least 1 ATM at all (walk-in) branches, and at all major employee sites (at least 1 per bldg.) The ATM's could be the portable indoor type (as found in the employee branch) or the in-wall fixed type (available 24x7), whichever is appropriate for the physical circumstances. (If need be, the ATM's could be clearly labeled that cash deposits are unacceptable, and warning letters and/or fees could be used to curb abuses.)

What makes your idea unique or different?

▼

□

▲

1

4010

Gina McKeown

separate assets on apos by asset class

☐ Check if this idea is similar to yours.

Program: Idea Central

Status: Submitted, not yet reviewed


Posted: 11/17/99

Design apos screen to list securities by asset class and give totals for each. This will make it easier for reps giving advice to calculate appropriate asset amounts for clients without web access and under pcu asset requirement.

2

FIG. 40

What's VQ?
Innovation Defined
Add a Peer Comment
VQ Stats
Search Ideas
Submit My Idea


VentureQuest

All of the following fields must be completed for idea submission.

Which one of Schwab's strategic priorities does your idea support most?

Offer Schwab-Style Help and Advice

Who would benefit the most?

☒ Customers? ☐ Employees?

Describe the employee/customer segment:

All customers with money

Click for example

What specific need or opportunity would this idea tackle?

Giving them help and advice is the only way to go

Click for example

What signifies success for this idea?

Having every customer invested properly

Click for example


What (stated or unstated) rules would this idea break?

Industry rules broken:

Brokers want to earn commissions, not do what's right for the customer

FIG. 41

What's VQ?	Innovation Defined	Add a Peer Comment	VQ Stats	Search Ideas	Submit My Idea
------------	--------------------	--------------------	----------	--------------	----------------



VentureQuest

Please review the details of your idea before submission. If you'd like to submit it, press the Submit my Idea button at the bottom of the screen.

VentureQuest		
Author	Date	Category
Carolyn Spitz	2/15/00	Product Idea

Innovation Zone: VentureQuest

Keywords: ATM, BRANCH, ADVICE

Idea Name: test idea #4

Idea Title: testing for the patent application #4

Idea: This is a test idea to demonstrate VentureQuest

Question Details

Strategic Priority: Offer Schwab-Style Help and Advice

Who benefits most: Customers

Emp/Cust Segment: All customers with money

Need Tackled: Giving them help and advice is the only way to go

Industry Rules Broken: Brokers want to earn commissions, not do what's right for the customer

Schwab Rules Broken: Customers self-direct

Signifies Success: Having every customer invested properly

Competitors Upset: Merrill Lynch and other full commission brokers

How disruptive: Extremely

Enterprise Affected: My idea affects more than one enterprise

Who supports Idea: All employees

Pros: This is a new way to differentiate ourselves

Cons: It is expensive to implement

Make Changes

I understand and agree that all submissions to Charles Schwab & Co, Inc. ("Schwab") shall be the sole and exclusive property of Schwab, and I hereby irrevocably assign, transfer, and convey to Schwab, exclusively and perpetually, all right, title and interest which I may have or acquire in and to such submissions throughout the world, including without limitation any copyrights and patents.

FIG. 42

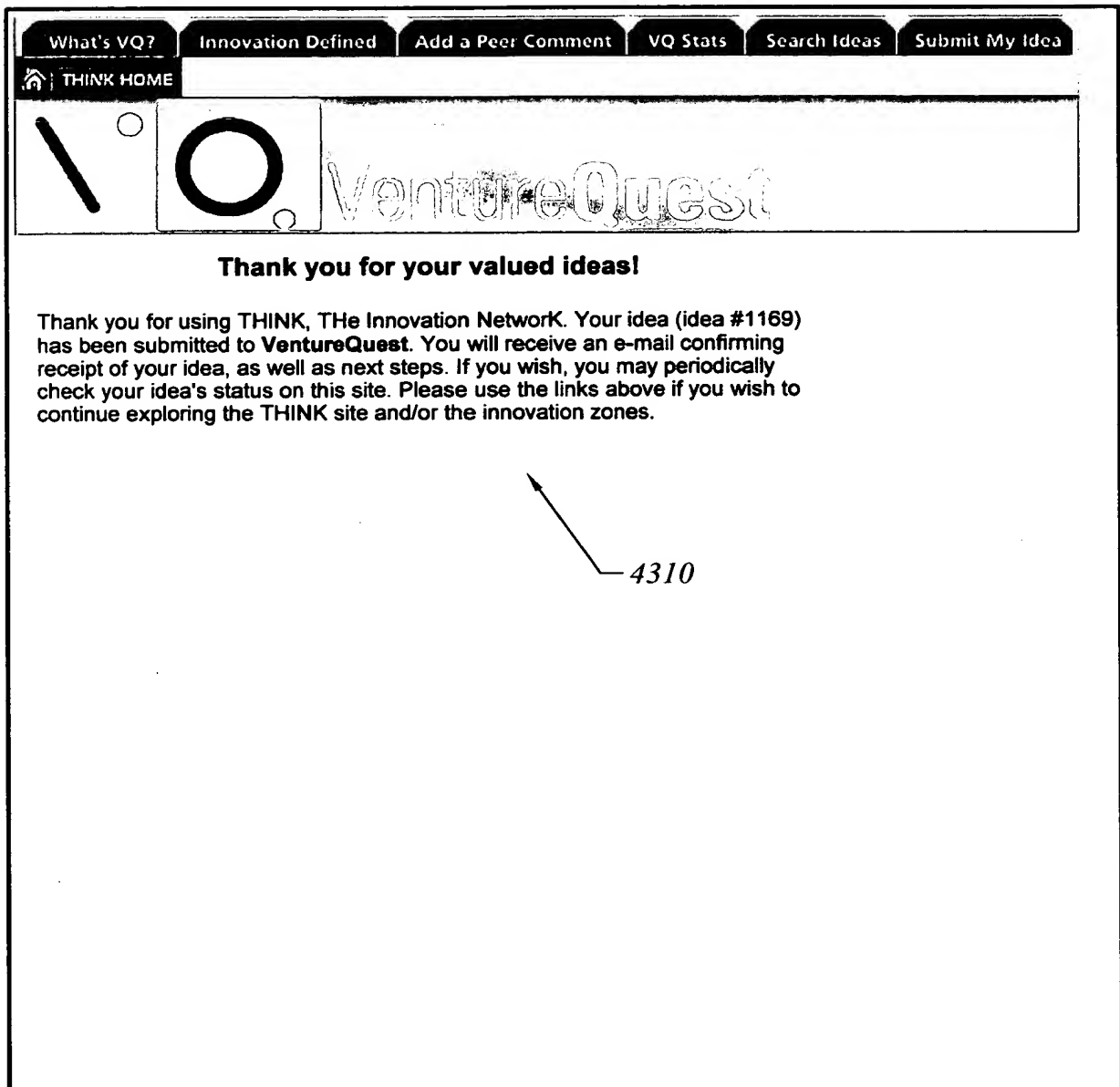


FIG. 43

Spitz, Carolyn

From: WFSservice on behalf of VentureQuest
Sent: Tuesday, February 15, 2000 11:20 AM
To: Spitz, Carolyn
Subject: Thank you for submitting your idea to VentureQuest

Thank you for submitting your idea (Idea #1169) to VentureQuest!

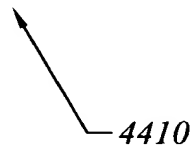
VentureQuest is a place for revolutionary ideas that will change the way we do business in fundamental ways. The idea submitter (that's you!) must passionately own the idea, and peers must support it and provide their input.

Ideas are not reviewed until three of your peers add comments. The purpose of this requirement is to ensure that ideas are fully thought through and have the support they need for implementation.

Now that you have submitted your idea, please ask the peers you have discussed your idea with to add their comments. Have them enter the VentureQuest site, go to the black tab titled "Add a Peer Comment" and follow the instructions from there. After three peer comments are received, you will be contacted within two weeks to discuss next steps.

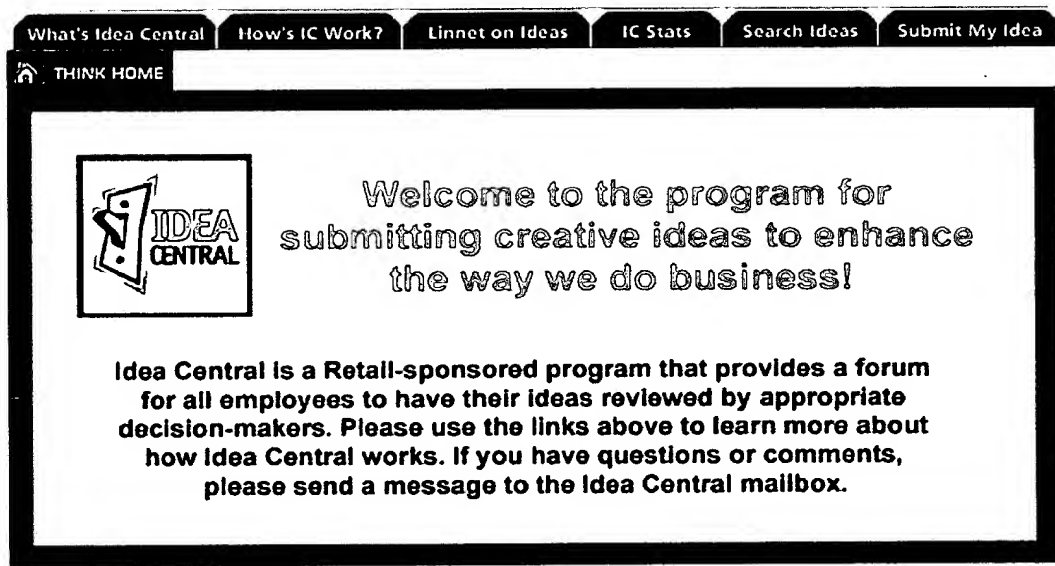
Thank you for the time and thought you have given to your idea submission. Innovation is the source of Schwab's success, and you play a key role in our future by making innovation part of your job.

— The VentureQuest team



4410


FIG. 44



240

FIG. 45

What's Idea Central	How's IC Work?	Linnet on Ideas	IC Stats	Search Ideas	Submit My Idea
-------------------------------------	--------------------------------	---------------------------------	--------------------------	------------------------------	--------------------------------



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

What's IdeaCentral?

- [Mission](#)
- [Who can use Idea Central?](#)
- [What types of ideas should be submitted to Idea Central?](#)
- [What types of ideas do not belong in Idea Central?](#)
- [What happens to an idea once it is submitted to Idea Central?](#)
- [When will I hear back from Idea Central?](#)

241

Mission:

Welcome to Idea Central

1. Idea Central is the place for ideas that make things better, in our day-to-day business and in our everyday work lives.
2. The site serves as a tool for employees to submit ideas to senior management and business groups that can help move an idea towards implementation.

Frequently Asked Questions:

Who can use Idea Central?


Any Schwab employee (except those in RCS) can submit an idea to Idea Central. Innovative ideas can come from anyone - new employees or long-time veterans. RCS employees should use the SMART program, which is specifically designed to handle ideas from this enterprise.

What types of ideas should be submitted to Idea Central?

Lots of ideas will find a home in Idea Central. Ideas might suggest ways to improve customer service or a business process, enhance our products and services, or improve employee development. If you're not sure if your idea belongs in Idea Central, the THINK submission process will help you decide where to route your idea.

FIG. 46

What's Idea Central
How's IC Work?
Linnet on Ideas
IC Stats
Search Ideas
Submit My Idea



Idea Central, a member of THINK, is the place for creative ideas to enhance the way we do business.

How's Idea Central Work?

It's pretty simple so go ahead and submit an idea!

What you should do:

1. Before submitting an idea, please review or consult available resources (IWIN, the SchWEB, your manager) to see if your idea already exists or if it is currently being developed.
2. Please search the IC database to see if an idea similar to yours has previously been submitted.
3. If your idea has not been submitted or you want to receive feedback on a previously submitted idea, please complete the IC submission form to give us detailed information about your idea and yourself.

What we will do:

- We respect the value of all ideas, large or small, as they are vital to our company's continued success.
- We will carefully handle every idea; each one will be given serious consideration by the appropriate decision-makers (typically department heads).
- We will send you a message to acknowledge our receipt of your idea.
- We will review your idea and route it the proper business area for research and further development. The estimated time for this process is 4 weeks, as ideas are collected and sent on to our partners at the end of each month.
- We may suggest that you submit your idea to another program (the Loop or SMART) if it would be more appropriately addressed there.
- We will provide feedback to you once we have an informed decision as to the status of your idea.


4710


FIG. 47

49/75

[What's Idea Central](#) [How's IC Work?](#) [Linnet on Ideas](#) [IC Stats](#) [Search Ideas](#) [Submit My Idea](#)

[THINK HOME](#)

 **Idea Central**, a member of THINK, is the place for creative ideas to enhance the way we do business.



"...our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees."
- Linnet

Dear Colleagues:

Underlying the success of our company is a culture where change is adopted not rejected, and I'm proud that this culture is alive and well within Retail. Every time I visit a branch or a call center, or meet with Retail teams here in San Francisco, I am energized by your innovative spirit and wish that I could capture every idea that you put forth. Idea Central, a new Retail-wide program for sharing ideas, answers that call.

Idea Central got its start as a tool for Retail employees but we decided to open it up to all employees, knowing that the process would work equally well across all enterprises.

You probably have many suggestions for improving how we do business, or even changing some of the ways we do business. I encourage you to use Idea Central to share your ideas; each and every idea that comes to us through Idea Central will be reviewed by the appropriate business units. This is another step towards positive change for us and for our customers.

We all recognize that our fast-paced, change-filled business environment is not going away. To ensure that we remain ahead of our competitors, we will continue to foster innovation and ideas among all employees. Thank you for your contributions and I look forward to seeing how we can make a difference together!

Best,
Linnet
Linnet Dilly
Vice Chairman and
President, Schwab Retail Group

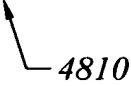
 4810

FIG. 48

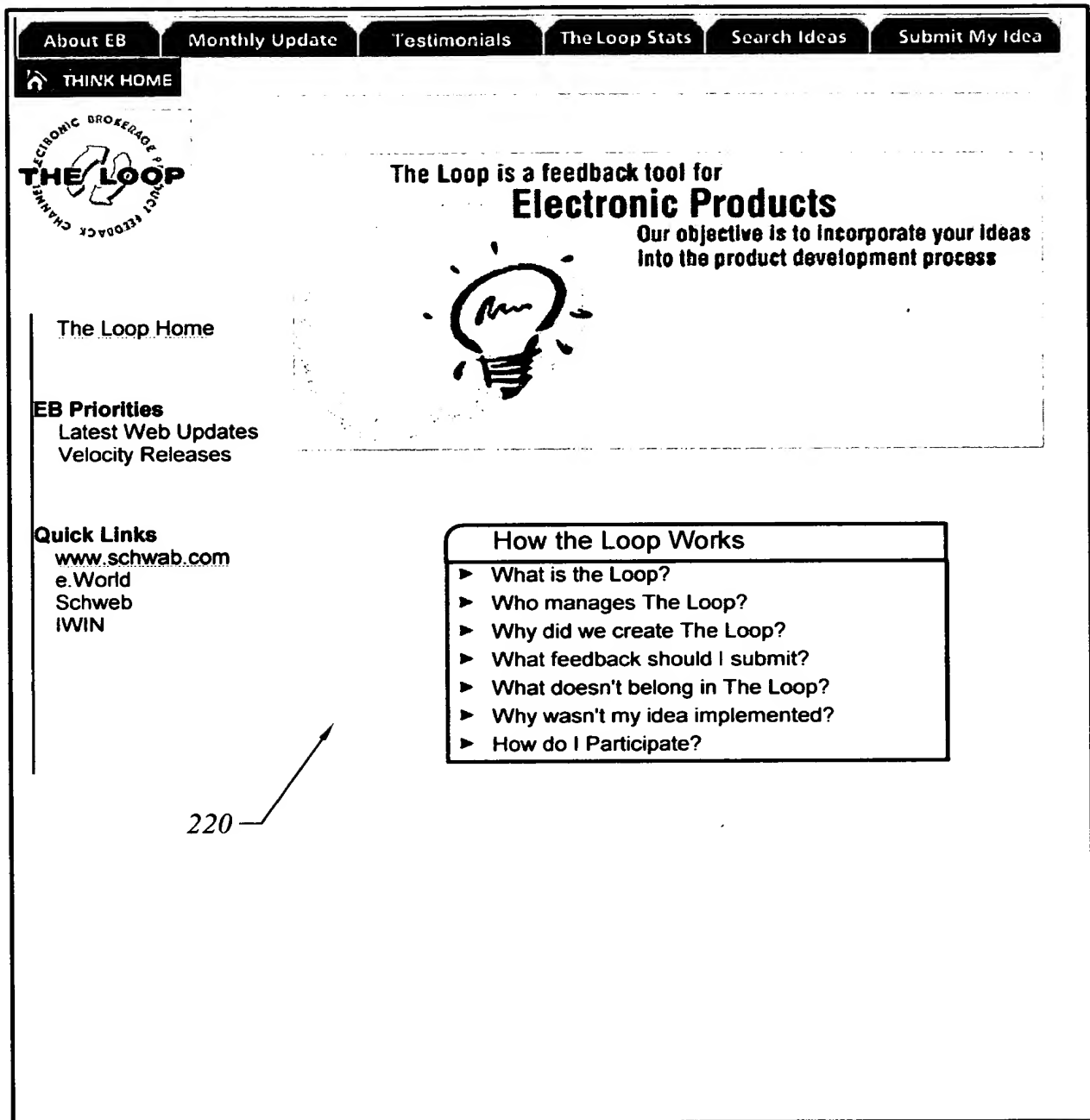


FIG. 49

About EB


Monthly Update


Testimonials

The Loop Stats

Search Ideas

Submit My Idea

 THINK HOME



The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
www.schwab.com
e.World
Schweb
IWIN

The **Electronic Brokerage Enterprise** is headed up by Gideon Sasson, and as of October 1999 has about 370 people (which includes about 240 EBT/SITE staff). The groups that comprise EB include:

- Product Development
- Marketing Development
- EB Technology (part of SITE)
- Consumer Experience and Usability
- Finance
- E-Mail
- EB Service Integration

EB develops a variety of electronic products, including

- The **'Public'** website (web content that anyone can surf, including the homepage at www.schwab.com)
- The **Customer Center** website (web content and functionality that Customers must log on to access)
- **eMail products** (Alerts, as seen under the Alerts tab in the Customer Center website)
- The **"Velocity"** Signature Service Desktop product
- **Mobile/Wireless** trading.

Emerging Technologies, such as EB, works closely with other Enterprises to plan and select new projects for development through an annual Planning process which includes representatives from around Schwab. We will share EB's project plans and strategies for 2000 when they are finalized - check back for updates here, or on the eWorld intranet site (jumpword "eworld" from the Schweb - EB's intranet site that includes the latest web and product changes, and in depth product information).

EB also focuses on maintaining the products once they have been launched. There are a number of staff dedicated to this neverending task. Feedback - like what we get through The Loop - helps to keep us up to date on bugs and enhancements that are unavoidable given the ever changing internet environment! So thank you for taking the time to use The Loop - your input does not go unheard!

We also want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

221

FIG. 50

About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
--------------------------	--------------------------------	------------------------------	--------------------------------	------------------------------	--------------------------------

THINK HOME

The Loop Home

EB Priorities
[Latest Web Updates](#)
[Velocity Releases](#)

Quick Links
www.schwab.com
[e.World](#)
[Schweb](#)
[IWIN](#)

Loop Update - January 2000

Confidentiality!
Please remember that any information about products being developed is for internal Schwab use only. The information should not be shared with customers or other people outside of Schwab.

Product and Service Suggestions:

- Implemented
- In Progress

For those of you not familiar with the Loop, this report is the most efficient way of letting you know the status of your Product and Service suggestions. The Loop continues to be a great way to capture your ideas and enhancement suggestions for our electronic products. Please keep the following criteria in mind when sending in your submissions:

- The Loop focuses on the Web, e-mail products, Velocity and other EB products. Refer to your desktop tools for issues with Call routing, Telebroker, and Legacy and other non-Electronic Brokerage systems, which are outside the scope of the Loop.
- The Loop isn't the place to go for urgent matters, such as reporting the Web is down. Use your normal urgent process for such time sensitive issues!

Take a look below to see the results of your recent feedback. Let others know how the Loop works. Refer to the Past Newsletters to see the previous Monthly Updates. You can also refer Web Updates on e.World for recent launches.

As always, thank you for taking the time to submit your ideas!

Implemented		
Change/Addition	Description	Contributing Employees

5110

FIG. 51

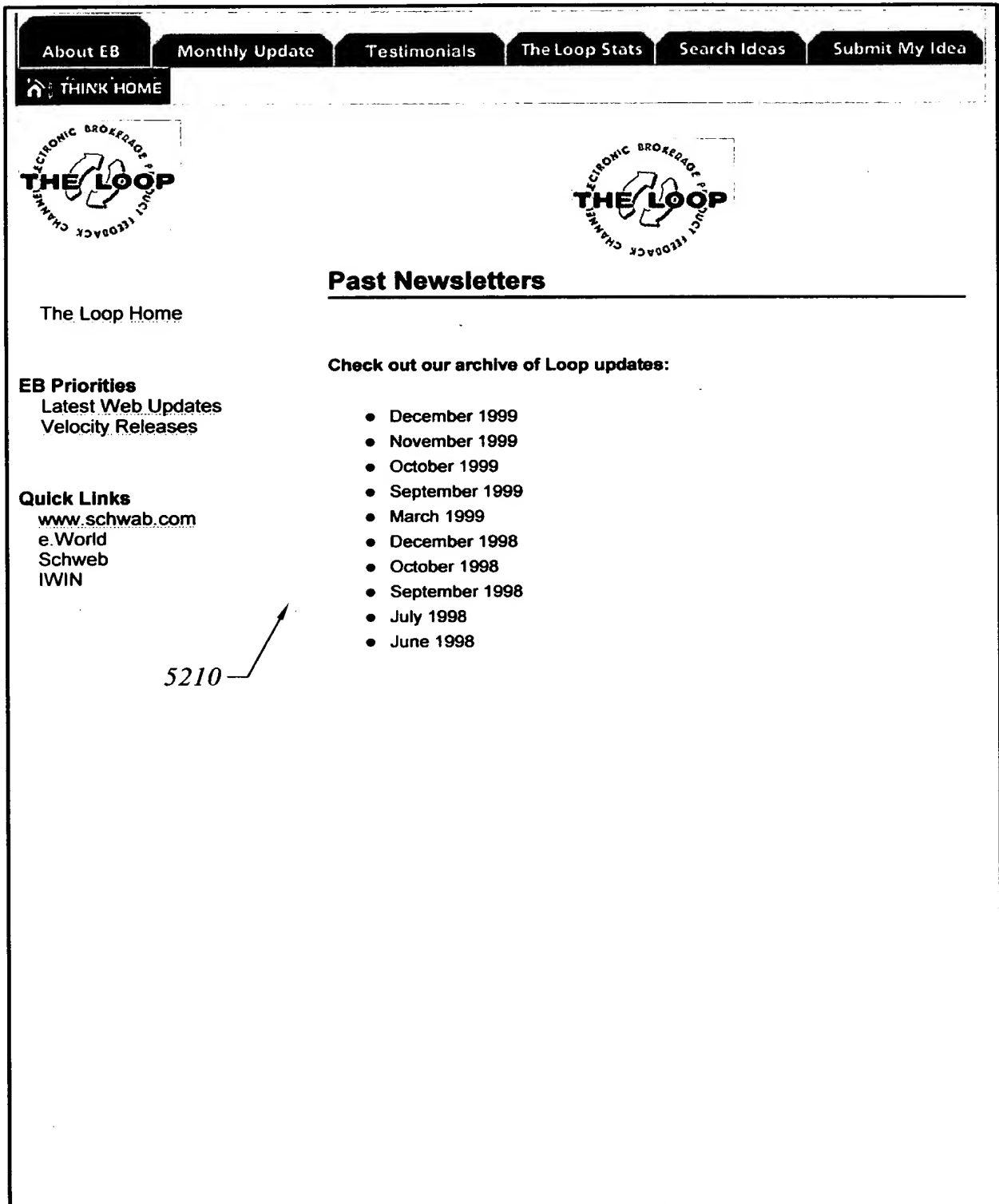



FIG. 52

About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
THINK HOME					



The Loop Home

EB Priorities
Latest Web Updates
Velocity Releases

Quick Links
[www.schwab.com](#)
[e.World](#)
[Schweb](#)
[IWIN](#)

We want to capture Customer Testimonials. These are comments we forward onto EB Marketing from our Schwab customers who have said nice things about our Electronic Brokerage products, which may be featured in upcoming marketing campaigns.

You can submit Customer Testimonials via this form, as well as e-mail directly to customertestimonials@schwab.com.

Date:

Your Name:

Customer Account:

Customer Name:

Rep Group: ▼

Area: ▼

Summary: (one line)

She wants to see more information about XYZ product

Details:

I don't have any more details

5310

FIG. 53

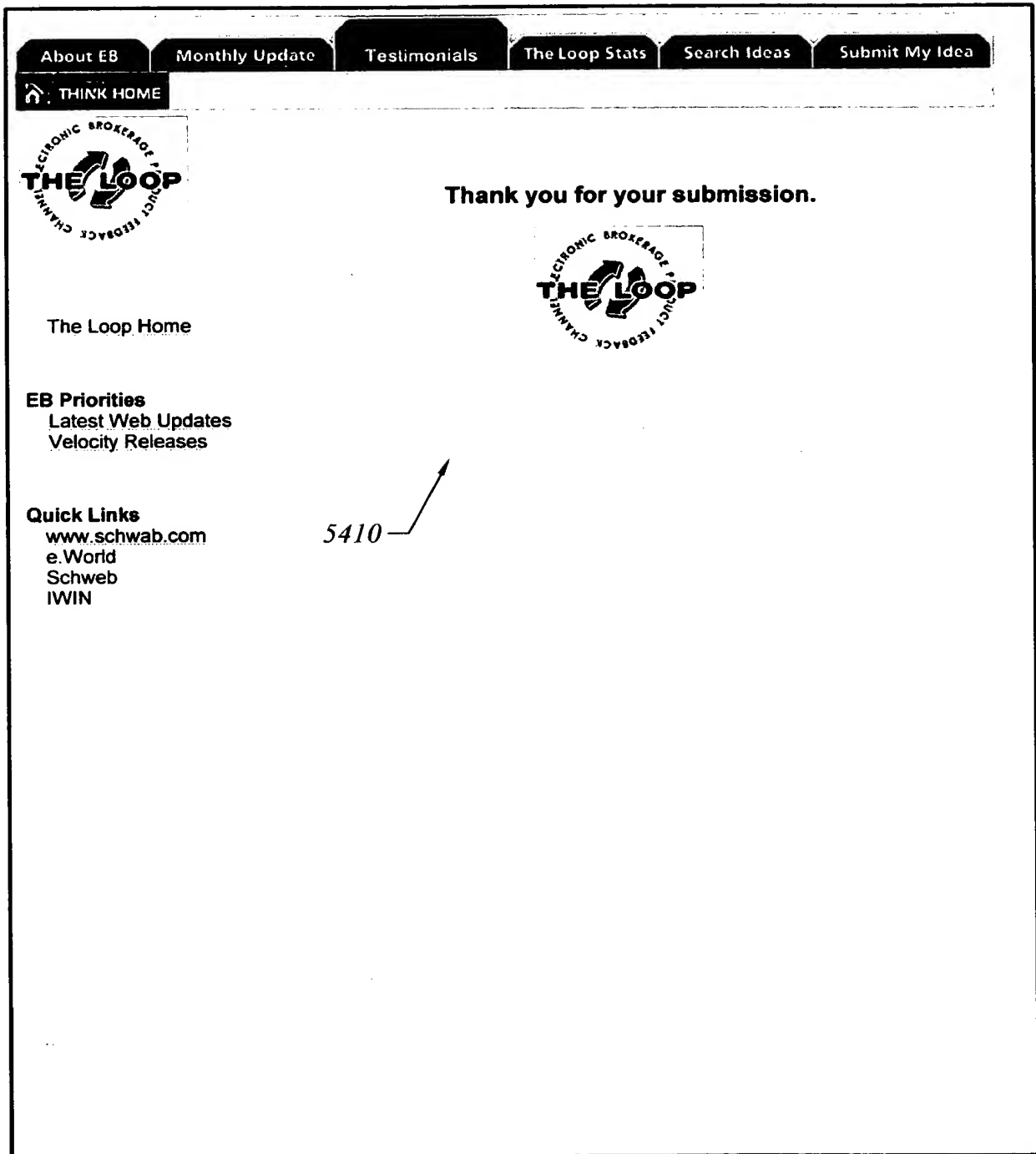




FIG. 54

[About EB](#)
[Monthly Update](#)
[Testimonials](#)
[The Loop Stats](#)
[Search Ideas](#)
[Submit My Idea](#)




February 15, 2000

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[IWIN](#)

WEB UPDATES

2000 QUARTER 1

02-10	Stock Analyzer
02-02	SNAP print at home
01-31	Velocity Release
01-26	Market Analysis reports via email
01-20	IRA Distribution Online Form
01-20	Automatic Investment Plan (AIP)
01-13	E Confirms
01-11	MySchwab (Enhanced)

'99 QUARTER 4

12-27	Learning Center
12-15	Online Password Reset
12-06	Velocity Release 2.5
11-19	Updated "Intro to the Web" Brochure
11-19	Advanced Mutual Fund Screening
11-19	Retirement Planner - Public Site
11-19	Analyst Center- Insider Activity for GI
11-18	Advanced Options - Signature Services
11-18	Online IRA Distribution Form
11-01	Signature Services/Velocity Trial Offer

<< To jump to a specific update, please select a home from the menu to your left.

2000 Quarter 1

02-10 Stock Analyzer
 Stock Analyzer is an online tool that walks you through the process of researching a stock. This Phase II is the Schwab-branded, improved version for customers only.
[See Spotlighted Product](#)

02-08 Portfolio Checkup Enhancements
 The following features were added:

- ability to enter non-Schwab holdings.
- ability for customers to classify assets themselves.

[See Spotlighted Product](#)

02-02 SNAP print at home
 Customers who choose the new Print and Mail feature and complete their applications online, will receive Pending Account Number and granted Web access after they complete their online submission.
[See Spotlighted Product](#)

01-31 Velocity Release
 Print capability and a software password were added.
[See Spotlighted Product](#)

FIG. 55



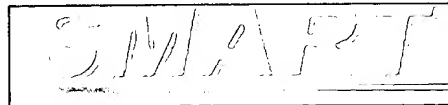
About EB	Monthly Update	Testimonials	The Loop Stats	Search Ideas	Submit My Idea
<div>  THINK HOME </div>					
		<div> <h2>Velocity</h2> <p>Changes to Velocity</p> <ul style="list-style-type: none"> • Newest Release • What's Coming • Release Notes • Submit Suggestions for Changes <p>Newest Release - 2.6 - 2/01/00</p> <p>Start-up Password (Password Lock)</p> <p>Now you can protect the accessibility to your Schwab financial information in Velocity by creating a Start-up Password. Prevent others from opening Velocity unless a valid password is entered.</p> <p>Link to password lock training</p> <p>Velocity Prints</p> <p>With Velocity's new print button, you can print the information listed below in a format that reflects the same row and column relationships you see in the respective windows. For transactions, you can limit the printed information to daily or weekly data.</p> <ul style="list-style-type: none"> • Balances • Positions • Transactions • Performance • Order Status • Saved Orders • Watch Lists • Quotes Summary <p>New Layout for Quotes</p> <p>We improved the Quotes screen by inserting new data fields in the Summary view, they include Change %, Day High, Day Low, Open and Previous Close. Stretch the window or use the scroll bar to display all the fields. Click the magnifying glass icon to view the Detail Quote.</p> <p>What's Coming</p> </div>			
<p>The Loop Home</p> <p>EB Priorities</p> <p>Latest Web Updates</p> <p>► Velocity Releases</p> <p>Quick Links</p> <p>www.schwab.com</p> <p>e.World</p> <p>Schweb</p> <p>IWIN</p>		<div> <p>5620</p> <p>5 Minute Meeting 2.6</p> <p>5 Minute Meeting</p> <p>Velocity on your system</p> <p>Sig Svs Trial</p> <p>Description</p> <p>Changes to</p> <p>Browser Based Simulation</p> <p>90 Second Print</p> <p>Features/Benefits</p> <p>FAQ's</p> <p>Training Document</p> </div>			
<p>5610</p>					

FIG. 56




Welcome to...



... where YOU can make the difference!!

Many of the best ideas for improving the way Schwab does business have come directly from our employees – Online Greenbar, the Charitable Giving Account, and the Select Account feature on our website are just a few examples. The RCS SMART program not only provides you with a place to submit your ideas, but helps support you in making them a reality. Help lead Schwab into the future, submit your innovative ideas today!

**- Susanne Lyons - RCS
Enterprise President**

230 

What's SMART

SMART Incentives

Adopt an idea

Who to contact

Award Winners

Add a peer comment

Website Feedback

**Help me understand the
submission process**

FIG. 57

[Learning Center](#)
[Drive on Innovation](#)
[THINK State](#)
[SMART State](#)
[Search Ideas](#)
[Submit My Idea](#)

[THINK HOME](#)

[SMART Home](#)
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

What's SMART?

- [Mission](#)
- [Who can use SMART?](#)
- [What types of ideas should be submitted to SMART?](#)
- [What types of ideas do not belong in SMART?](#)
- [What help is available?](#)
- [What is a Torchbearer?](#)
- [What happens to my idea once I have submitted it to SMART?](#)
- [When will I hear back from SMART?](#)

Mission:

SMART

1. Foster an environment conducive to innovation within Schwab's Retail Client Services (RCS) enterprise
2. Create and sustain an official mechanism that empowers RCS employees to bring new, productive ideas to senior management
3. Produce results that benefit clients, employees, the enterprise, and the company as a whole.

Frequently Asked Questions:

Who can use SMART?

All RCS Employees can use SMART

What types of ideas should be submitted to SMART?

SMART seeks ideas from RCS employees that will help us improve our products, our services, our processes and our experiences at Schwab.

One way to think about what makes a good SMART idea is to look at the acronym S-M-A-R-T. A SMART idea is: Specific, Measurable, Achievable, Results-centered and Time-bound.

It also helps to know the additional factors that the SMART Torchbearers take into consideration before they'll bring a submitted idea to the SMART Steering Committee for review. Essentially, three factors weigh in: feasibility, owner passion and level of impact.

231

FIG. 58

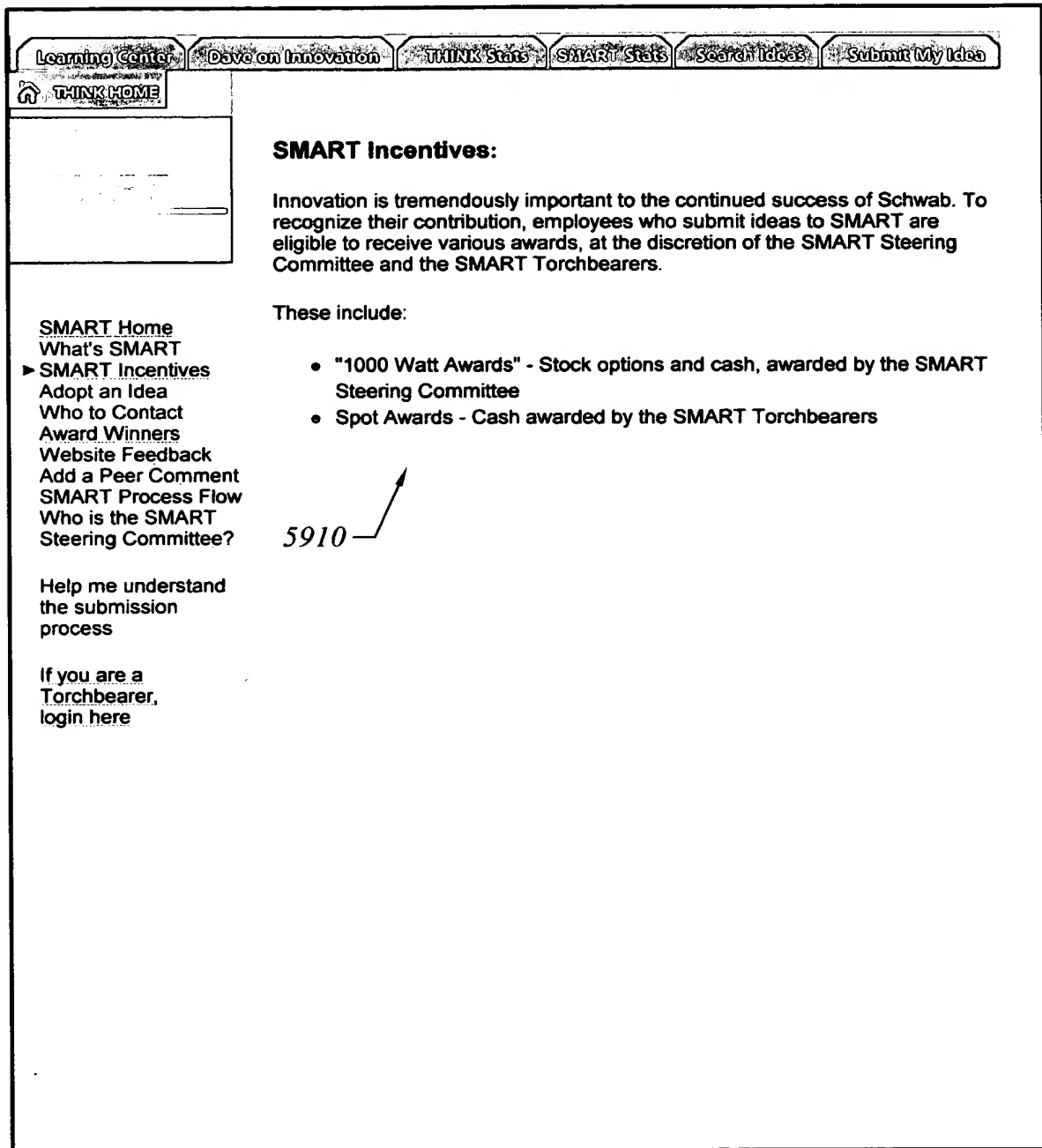


FIG. 59

61/75

Learning Center

Dave on Innovation

THINK Stats

SMART Stats

Search Ideas

Submit My Idea

THINK HOME

SMART Home
 What's SMART
 SMART Incentives
 > Adopt an Idea
 Who to Contact
 Award Winners
 Website Feedback
 Add a Peer Comment
 SMART Process Flow
 Who is the SMART
 Steering Committee?

 Help me understand
 the submission
 process

 If you are a
 Torchbearer,
 login here

Adopt an Idea

Sometimes people have great ideas but don't have the time or desire to present them and take them all the way through implementation. These ideas are listed below, and if one excites you, adopt it as your own.

Here's how it works

Review the details of the idea and decide if you want to pick it up and run with it. Simply contact a SMART torchbearer, and you'll be on your way!

Ideas available for adoption:

ID	Posted on	Idea Description	Author
1095	5/1/96	Using a focus run, identify non-electronic users, have teams call top 20% and of	Barb Francis
956	5/1/96	Provide an incentive to non-TeleBroker but heavy team users in the form of: for	Betty Cataffo
1007	5/1/96	Provide customers option to listen to tape about the market & econ. information	Betty Cataffo
1062	5/1/96	Empower all brokers with margin adjustment functions.	Brad Cravens
910	5/1/96	Purchase cordless headsets to cut down on time away from the phone, by keeping i	Brian Moon
1061	5/1/96	Transfer margin duties to each S500 Team.	David Burch
1016	5/1/96	Include Select List in quarterly Performance Guide.	David Burch
1034	5/1/96	Have 1 WSJ per 3 teams.	David Ligan
902	5/1/96	Centralize Bloomberg machines to allow easier access; less hold time for custome	Deborah Jones
1003	5/1/96	Have IBES installed on each MAMS pc to save time and money.	Diane Smith

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1 to 10 of 66

6010

FIG. 60

Learning Center	Devote on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
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SMART Home
What's SMART
SMART Incentives
Adopt an Idea
▶ Who to Contact
Award Winners
Website Feedback
Add a Peer Comment
SMART Process Flow
Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

Can I get help with my idea?

OK, you have an idea. But you probably have questions. How much does it cost to mail a lead package? What percentage of Platinum clients have IRAs? The kinds of questions that require a little extra research. Or you might just need someone to take a quick look at your idea. There are plenty of people who can help:

- Team Experts can answer general questions on how the program works, and act as a sounding board if you feel the need.
- Local Torchbearers can/will:
 - help you decide whether or not to submit your idea
 - provide guidance and contacts for researching your idea
 - help you prepare for the presentation
 - support you in your efforts to get your idea implemented
 - answer, or get answered, any SMART questions you haven't found an answer to yet.

Who are they?
Team Experts:
(TBD)

Local Torchbearers:

DENVER	INDIANAPOLIS	ORLANDO
Patrick Smith (Lead) David Burch Bonnie Giese Patrick Phinney Casey Wentler Adam Dunlap	Brian McDonald(Lead) Rick Presley(Lead) Jennifer Puetz Erin Hynek Ken Miedema Anthony Ayers	Alan Wing (Lead) Allan Brodie William Burke Mike Cook David E Johnson Jeff Scherer Rudy St Cyr

PHOENIX	SAN FRANCISCO
Dyanne O'Connell (Lead) Jon Shaw	Tony Essma (Lead)

National Program Managers:
Michael Kravitz & Gary Bauman, RCS Innovation and Quality

6110

Learning Center Drive on Innovation THINK Stats SMART Stats Search Ideas Submit My Idea	<h2 style="margin: 0;">Spot Awards/1000Watt</h2> <p style="margin: 0;"> 1999 1998 Past Spot Award Winners Past 1000 Watt Winners </p>
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THINK HOME

SMART Home
 What's SMART
 SMART Incentives
 Adopt an Idea
 Who to Contact
 ▶ Award Winners
 Website Feedback
 Add a Peer Comment
 SMART Process Flow
 Who is the SMART
 Steering Committee?

Help me understand
 the submission
 process

If you are a
 Torchbearer,
[login here](#)

1999 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
TBD	TBD	TBD	TBD	TBD

1998 Spot Award Winners

Denver	Indy	Phoenix	Orlando	San Francisco
<ul style="list-style-type: none"> Bonnie Giese Norman Liu Nathaniel Wilkinson Tom Bjorklund Pat Smith Steve Kovach Terry Campbell 	<ul style="list-style-type: none"> Todd Kelly Mike Rasmussen Randy Frederick Steve Erwin 	<ul style="list-style-type: none"> Doug Calcaterra Stuart Bates Charlie Pascu Dyanne O'Connell Gato Tapia Shani Buss Norman Riechard 	<ul style="list-style-type: none"> TBD 	<ul style="list-style-type: none"> Liz Dahlgren Patrick Bentivegna Ron Slaughter Marty Weissman David Hamasaki Gill Cyester Don Kolley Jim Skidmore

[top](#)

1998 1000 Watt and Long Life Winners

<ul style="list-style-type: none"> Patrick Bentivegna Steve Erwin Bill Harshman Bob Kunkle Tom McKay Todd McWhirter Hal Swanson
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[top](#)

Past Spot Award Winners

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6210

FIG. 62

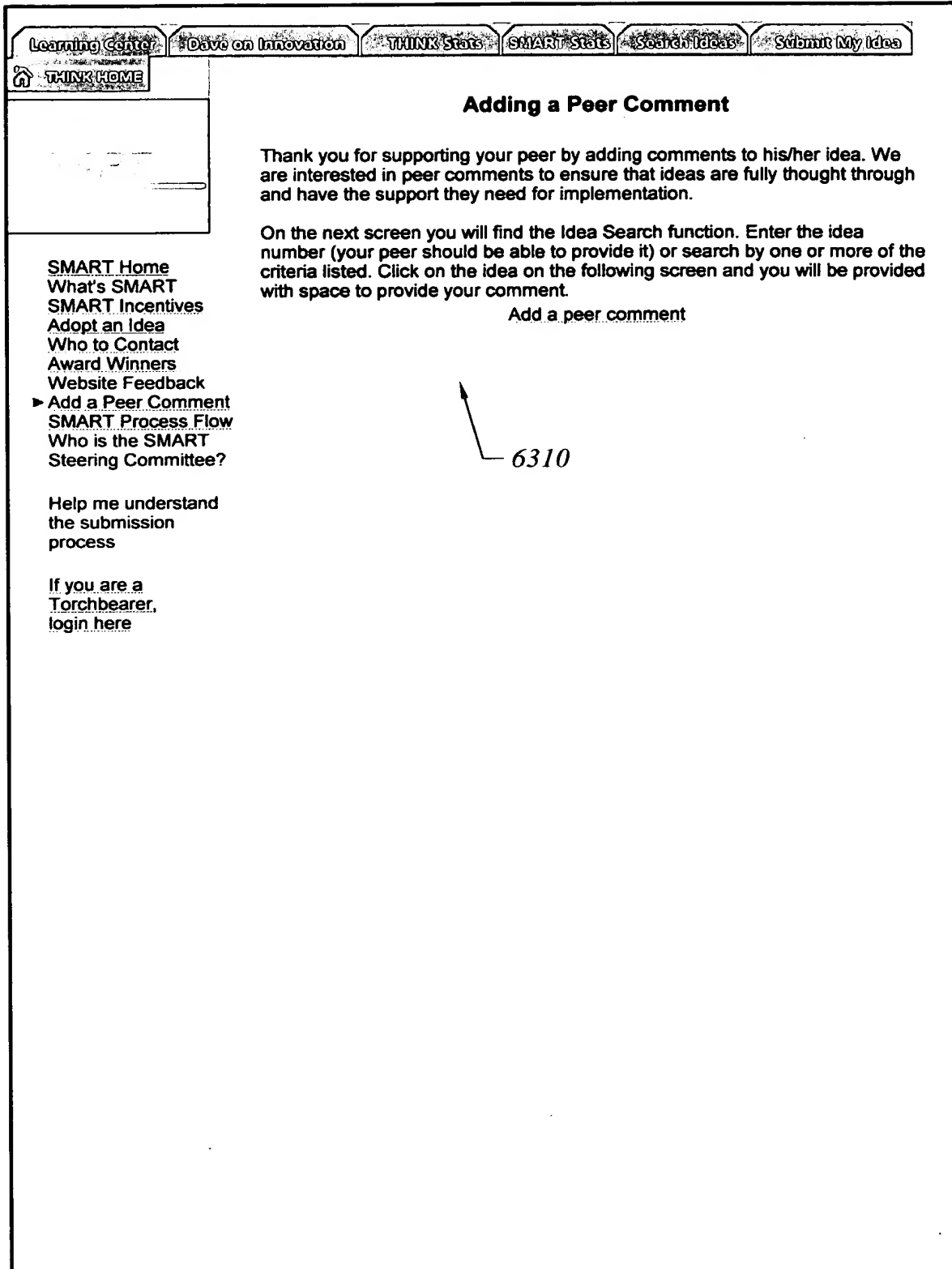


FIG. 63

Learning Center	Dive on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
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SMART Home
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
[Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)

Idea Search

Finding ideas you're interested in couldn't be easier with Idea Search.

To Search for an idea in our database, you can customize your search results using criteria listed below. When you are done, submit the form, and you will be presented with a list of selected ideas. With the search results, you can add comments to existing ideas, or if you'd like, you can submit your own idea. If you know the idea number, skip to that field, enter the number and submit.

Search Criteria
Enter as many or as few criteria as you'd like. Separate multiple key words with spaces.

Show me all ideas I submitted.

Innovation Zone	<input type="text" value="All"/>	▼
Submitted in last	<input type="text" value="All"/>	▼
Status	<input type="text" value="All"/>	▼
Category	<input type="text" value="All"/>	▼
Enterprise	<input type="text" value="All"/>	▼
Key Words	<input type="text"/>	
Idea Number	<input type="text"/>	

FIG. 64

[Learning Center](#)
[Dive on Innovation](#)
[THINK Stats](#)
[SMART Stats](#)
[Search Ideas](#)
[Submit My Idea](#)

Idea Search Results

Your search criteria returned the following ideas:
Click on any idea listed below for more detail.

ID	Posted on	Idea Description	Author
1169	2/15/00	testing for the patent application #4	Carolyn Spitz
1168	2/15/00	testing for the patent application #3	Carolyn Spitz
1167	2/15/00	testing for the patent application #2	Carolyn Spitz
1166	2/15/00	testing for the patent application	Carolyn Spitz
1165	2/8/00	creat great tasting smooth cheap butter	Carolyn Spitz
1162	1/27/00	hi, I am testing this again - and again	Stacy Orff
1160	1/25/00	new idea	Carolyn Spitz
1158	1/13/00	test	Carolyn Spitz
1156	1/13/00	test	Carolyn Spitz
1155	1/13/00	test	Stacy Orff

[Help me understand the submission process](#)

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1 to 10 of 819

[If you are a Torchbearer, login here](#)

6510

Learning Center	Drive on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
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SMART Home

What's SMART

SMART Incentives

Adopt an Idea

Who to Contact

Award Winners

Website Feedback

► Add a Peer Comment

SMART Process Flow

Who is the SMART Steering Committee?

Help me understand the submission process

If you are a Torchbearer, login here

test idea #3

Idea No: 1168

Posted By: Carolyn Spitz

Submitted: Tuesday, February 15, 2000

Program: Idea Central

Brief Description: testing for the patent application #3

Keywords: schwab , ideas, test

Status: Submitted, not yet reviewed

Idea Description

I am entering test ideas to demonstrate the system

View more information about this idea

Related Ideas

Idea No.	Idea
1145	TEST

All ideas are greatly appreciated by Schwab. Your input is equally valued. If you would like to comment on this idea, please do so here.


I AM ADDING A PEER COMMENT

Submit Comment

Take Me Back to My Idea Search Results

234

Learning Center	Dare to Innovate	THINK State	SMART State	Search Ideas	Submit My Idea
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Does Everything Look Right?

I AM ADDING A PEER COMMENT

If the information you typed looks correct, submit your comment by selecting the "Submit Comment" button; otherwise you can make changes by selecting the "Make Changes" button.

Submit Comment

Make Changes

SMART Home

- [What's SMART](#)
- [SMART Incentives](#)
- [Adopt an Idea](#)
- [Who to Contact](#)
- [Award Winners](#)
- [Website Feedback](#)
- ▶ [Add a Peer Comment](#)
- [SMART Process Flow](#)
- [Who is the SMART Steering Committee?](#)

[Help me understand the submission process](#)

[If you are a Torchbearer, login here](#)




6710

FIG. 67

69/75

Learning Center	Dive on Innovation	THINK Stats	SMART Stats	Search Ideas	Submit My Idea
---------------------------------	------------------------------------	-----------------------------	-----------------------------	------------------------------	--------------------------------

 [THINK HOME](#)

Thank you for your submission
Your input is important to the innovation process at Schwab and will be considered as this idea is reviewed.
[Search again](#) [Submit an idea](#)
[View my comment](#)

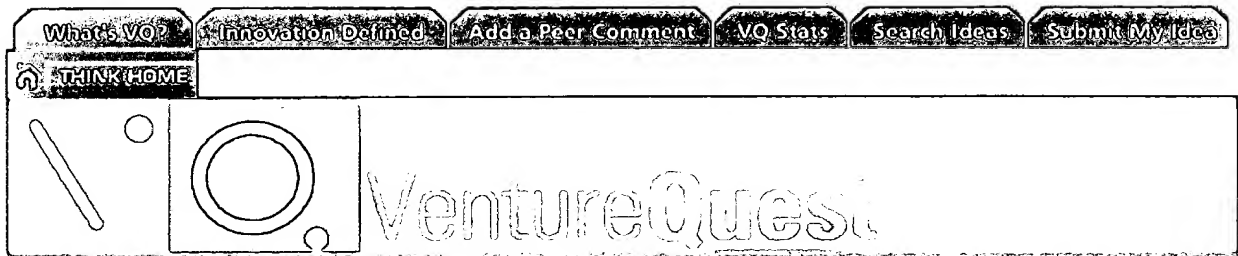
[SMART Home](#)
[What's SMART](#)
[SMART Incentives](#)
[Adopt an Idea](#)
[Who to Contact](#)
[Award Winners](#)
[Website Feedback](#)
▶ [Add a Peer Comment](#)
[SMART Process Flow](#)
[Who is the SMART Steering Committee?](#)

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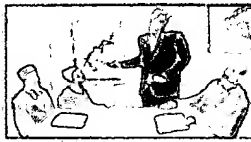
[If you are a Torchbearer, login here](#)

6810

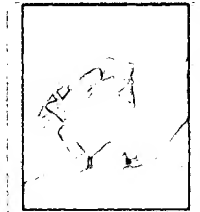
FIG. 68



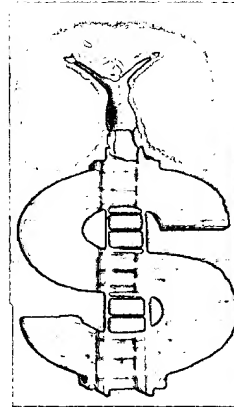
VentureQuest mission: Develop new businesses for Schwab using a venture capital approach



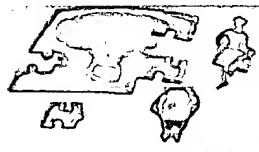
How to get your idea funded



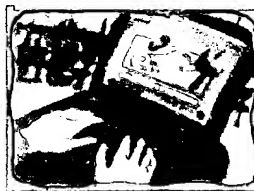
Business plan templates and resources



Incentives for funded ideas



Strategy: Context for Innovation, By Dan Leemon



VentureQuest feedback
Tell us what you think!

250 ↗

FIG. 69

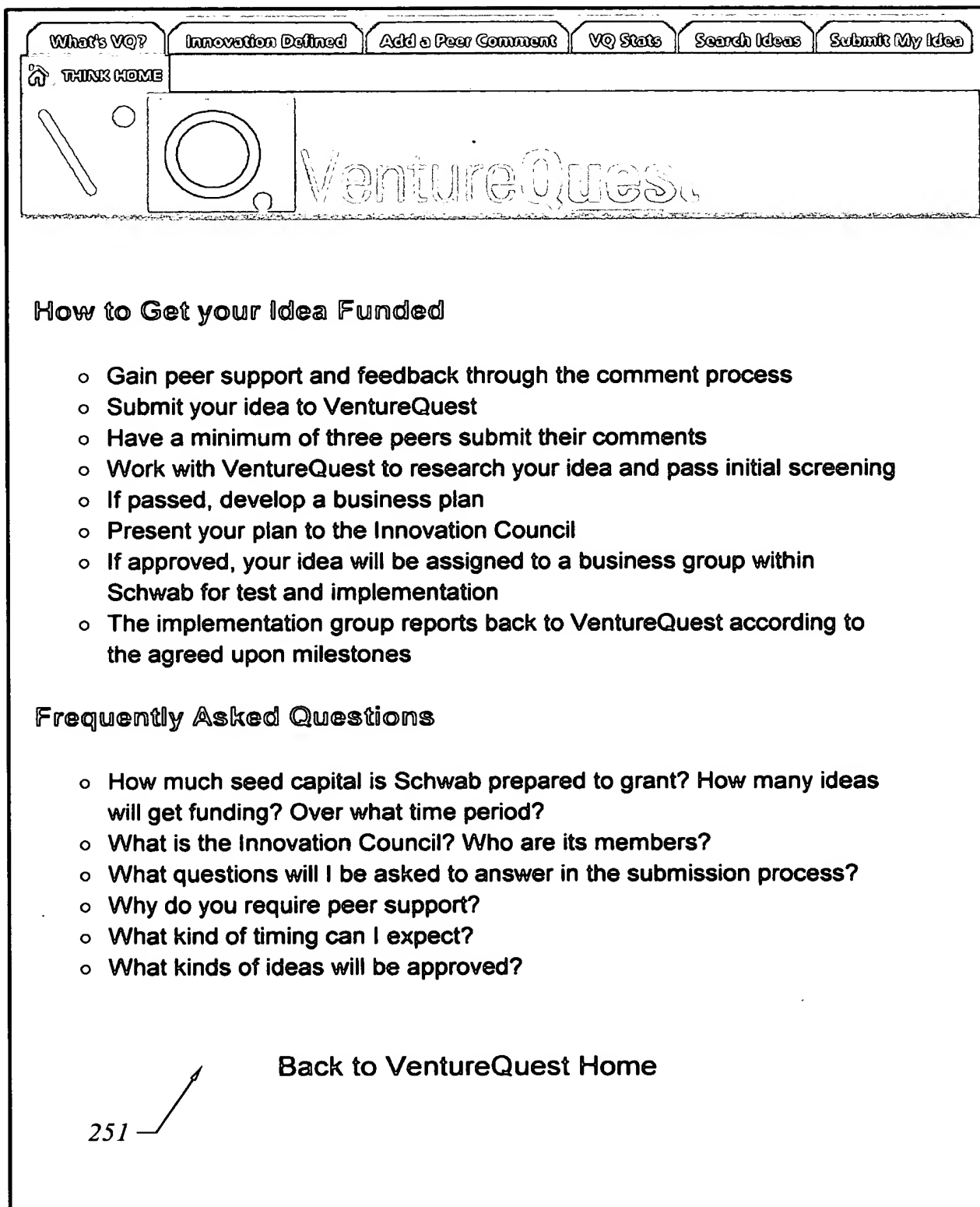
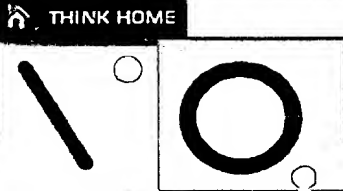



FIG. 70

What's VQ?	Innovation Defined	Add a Peer Comment	VQ Stats	Search Ideas	Submit My Idea
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How to Get your Idea Funded

- Gain peer support and feedback through the comment process
- Submit your idea to VentureQuest
- Have a minimum of three peers submit their comments
- Work with VentureQuest to research your idea and pass initial screening
- If passed, develop a business plan
- Present your plan to the Innovation Council
- If approved, your idea will be assigned to a business group within Schwab for test and implementation
- The implementation group reports back to VentureQuest according to the agreed upon milestones

Gain peer support and feedback

Before you submit your idea to VentureQuest, you should talk to a minimum of three peers about the idea and gain their support and feedback. You are asked to identify these individuals in the VentureQuest idea submission process and summarize what your supporters view as the pros and cons of your idea. In order to answer these questions completely and thoughtfully, you need to have fully explored the idea with your Schwab co-workers.

Peers can be a great source of encouragement and support for you. They also can help you flesh out the details and update you on Schwab's current offerings and capabilities. We consider peers to be a critical part of the evaluation process.

Submit your idea to VentureQuest

Next, submit your idea to VentureQuest through the THINK portal. The questionnaire is the longest and most complex of any of the innovation zones, reflecting the high degree of scrutiny that ideas will be subject to. Here's a listing of the questions you are asked for your reference and consideration.

Idea Name	
Brief Idea Description	
Cat goriz your Idea	Choose from among: Service Idea, Product Idea, Work Process Idea, Employee-Related Idea, Other Idea



7210

FIG. 71

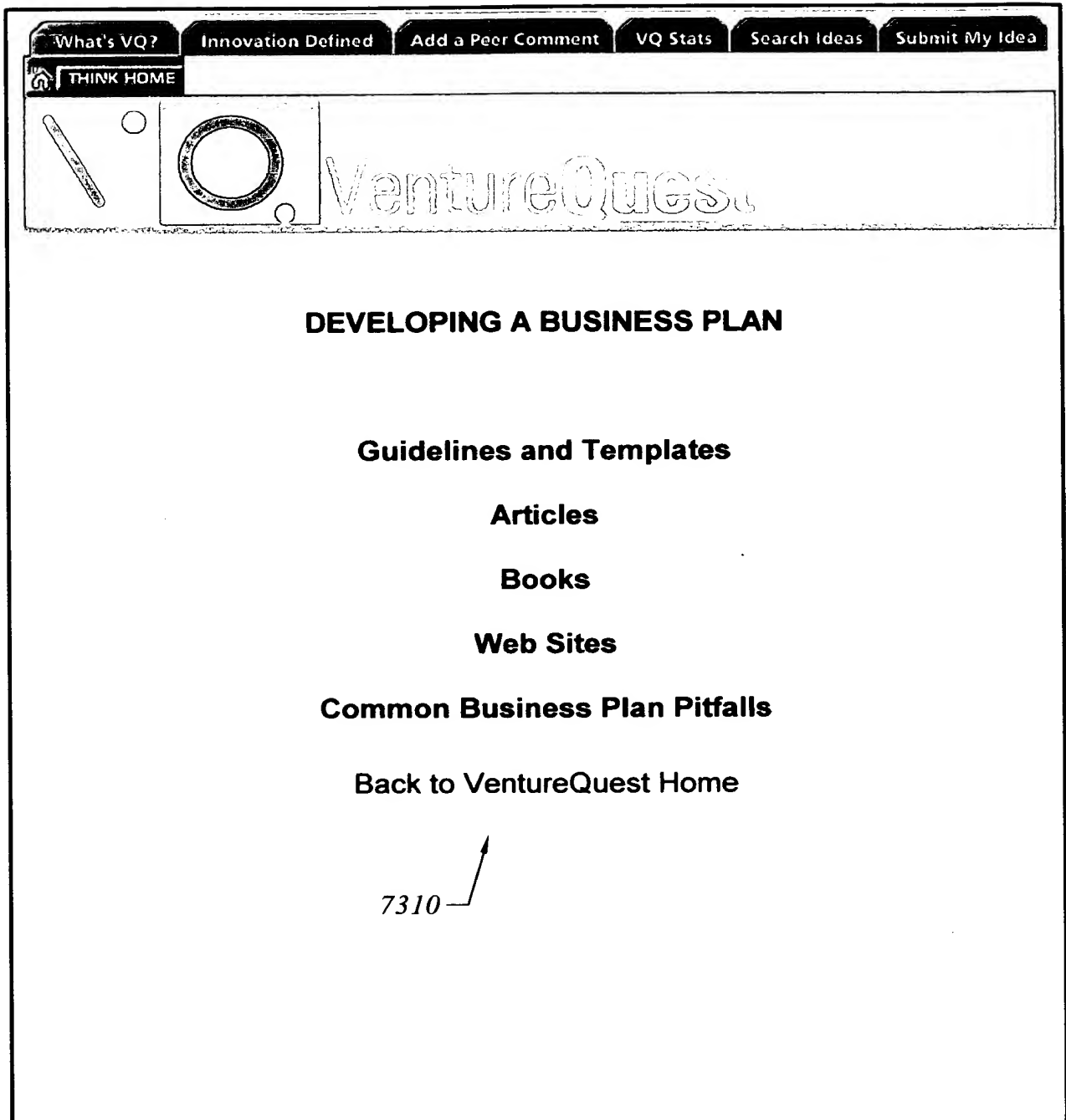


FIG. 72

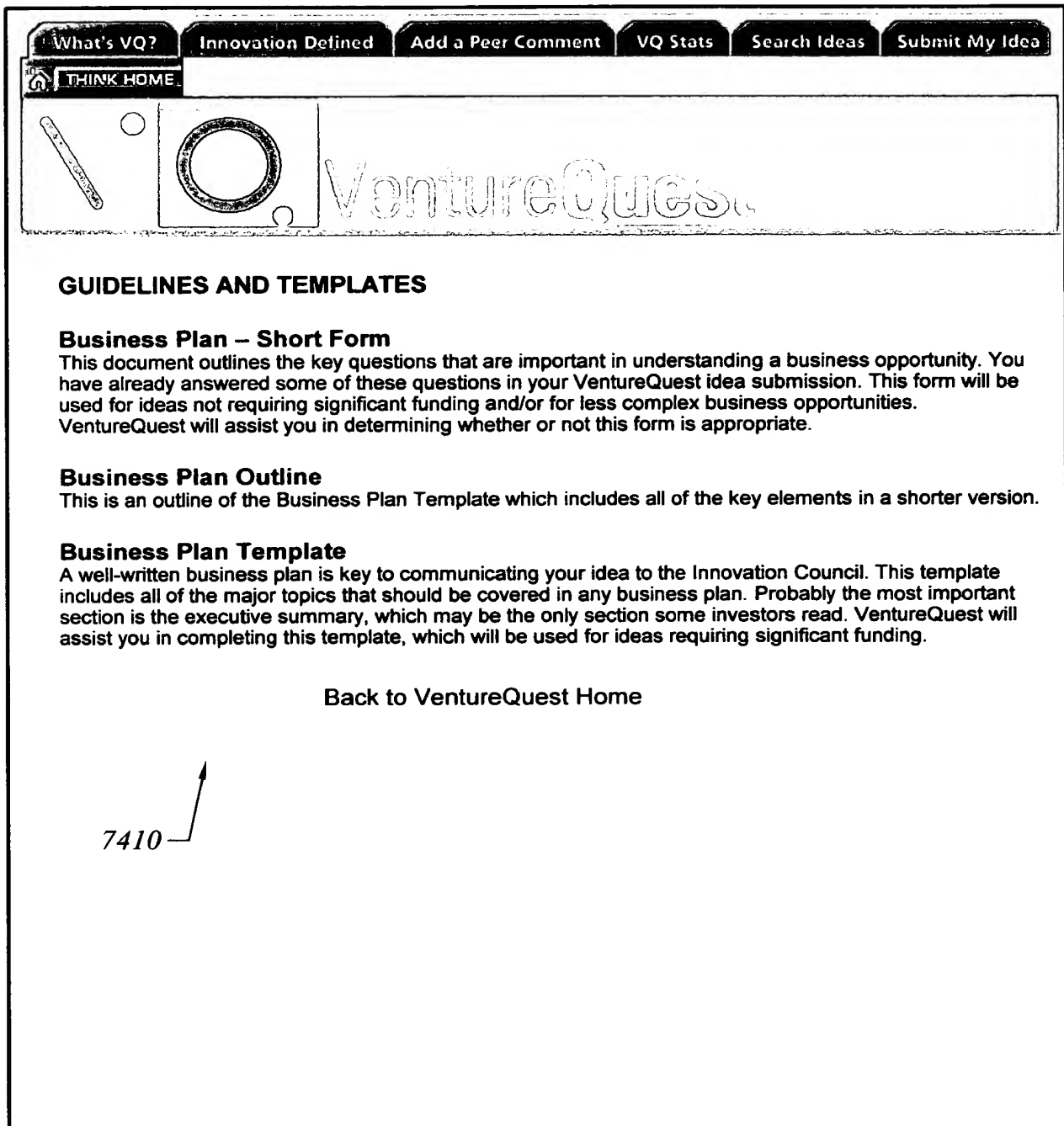




FIG. 73

[What's VQ?](#)
[Innovation Defined](#)
[Add a Peer Comment](#)
[VQ Stats](#)
[Search Ideas](#)
[Submit My Idea](#)


[THINK HOME](#)



Incentives for Funded Ideas

- What incentives are there to submit ideas?
- Who is eligible?
- What are the criteria for winning these awards?
- How many awards will be granted?

Frequently Asked Questions

What incentives are there to submit ideas?

For individuals whose ideas get funded, combination awards of cash and stock options are available. The awards range from \$2,500 to \$5,000 cash plus 2,500 to 5,000 in stock options. These awards are granted on a discretionary basis and will generally be made available after a VentureQuest idea gets funding approved from the Innovation Council.

Who is eligible?

All active and regular full and part time employees of The Charles Schwab Corporation and its subsidiaries are eligible. Contractors are eligible for the cash portion of the award only.

What are the criteria for winning these awards?

Individuals whose ideas get funded by the Innovation Council are considered for these awards. Refer to How to Get your Idea Funded for details on the funding process.

How many awards will be granted?

Up to five awards are expected to be granted in the calendar year 2000. If funded ideas are greater than anticipated, additional awards may be granted.

[Back to VentureQuest Home](#)